

## CAT-LAW: Managing Insurance Claims in the Wake of Catastrophe

Zelle LLP attorneys have advised insurers in dealing with nearly every major insurance-related catastrophe of the 21st Century, including the 9/11 Terrorist Attack, Hurricanes Katrina and Rita, Hurricane Ike, The Great Japan Earthquake, the 2011 Thailand Floods, Superstorm Sandy, and the Port of Tianjin explosion. We have also assisted our clients with claims and litigation related to countless fires, explosions, collapses, hailstorms and tornadoes.

Our Cat-Law experience includes federal and state court litigation, arbitrations, appraisals and mediations around the country and around the world, dealing with coverage disputes, property damage measurements, repair and replacement timeline battles, Business Interruption and Contingent Business Interruption disputes and valuations, and major subrogation matters.

When catastrophic insurance losses are caused by Mother Nature, geologic activity or human conduct, our knowledge and experience is unsurpassed with respect to coverage issues, measurement disputes, and litigation, arbitration, appraisal, and mediation strategies.

For more detailed information on our experience and the members of our team, see the summary of our experience below.

Click on the image below to visit the CAT-Law Navigator blog.

Examples of some of the issues that we have addressed on behalf of our clients in catastrophic losses include:

- The number of “occurrences”
- Application of deductibles
- Additional insured status
- Application and enforceability of sublimits (including flood, earthquake, etc.)
- Complex property damage measurement
- Complex business interruption measurement

- Coverage disputes concerning policy coverage grants, exclusions, deductibles, sublimits and other policy wordings
- Contingent Time Element claims
- Master policy/local policy/DIC issues
- Demolition and Increased Cost of Construction/Code Upgrade claims
- Civil Authority claims
- Service Interruption claims
- Protection and Preservation of Property/Sue & Labor
- Addressing state-specific claims handling requirements
- Policyholder obligations and cooperation
- Confidentiality and Non-Disclosure Agreements
- Advance payments
- Loss payee(s)
- Underwriting investigations
- Efficient handling of large document sets and discovery through the use of advanced technology

In addition to the links above, we invite you to click on the following links that provide further insight into our experience:

- Appraisal
- Bad Faith and Extra Contractual Liability
- Contingent Business Interruption
- Insurance Coverage
- Property Insurance
- 9/11 World Trade Center
- Hurricane Katrina
- Hurricane Ike



- "Rest of World" (Re)Insurance: Coverage and Recovery Matters in Latin America, China and Other Jurisdictions
- Reinsurance
- Subrogation
- Discovery

### **Articles and Publications**

### **Presentations**

Zelle attorneys are frequently asked to speak to industry groups and insurance companies concerning catastrophic insurance losses. [Click here](#) to receive information on having Zelle present a seminar for your group or company.

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