

## Insurance

Our insurance team provides a wealth of resources to satisfy the insurance needs of the firm's clients nationwide. Whether it involves resolving disputes or assisting in transactions, the team routinely reviews and advises on the scope of insurance coverage available or that may be needed.

### A Nationally-Recognized Team

- Our insurance practice group has been recognized in the *U.S. News & World Report* and *Best Lawyers*' 2019 "Best Law Firms" list.
- The Leader of the Insurance Practice Group, [Darin Brooks](#), is listed as a 2019 Best Lawyer in America (a Woodward/White company) in the fields of insurance law and commercial litigation.
- Three attorneys were recognized by *Texas Super Lawyers Magazine* (a Thomson Reuters company) in 2018.
- Two attorneys were named a Top Lawyer in Houston by *Houstonia Magazine* in 2018.



### Gray Reed's Expertise

#### Litigation

Our team collectively has decades of experience in resolving insurance disputes. Our pre-litigation work involves analyzing insurance policies in light of the particular loss at issue and related facts and advising clients regarding the existence of and/or limitations to coverage. We work with clients to resolve coverage disputes to avoid formal coverage litigation. When there is coverage litigation, however, we zealously represent clients in declaratory judgment, contract and bad faith actions.

#### Transactions

Our team also has significant experience in advising clients on insurance issues as part of their transactional matters. We are involved in review of insurance matters as part of the due diligence in an acquisition or sale. We also routinely advise clients about specific endorsements and riders to insurance policies as part of the underwriting process. We conduct insurance policy portfolio reviews as part of the renewal process and advise about expanded coverage or gaps in coverage. And, we review contracts and advise clients regarding insurance

requirements language and potential gaps in coverage for indemnity obligations and additional insured responsibilities.

### **Breadth of Insurance Policy Experience**

Our team's experience traverses many industries, particularly in the oil and gas, construction and banking spaces, but also in manufacturing, healthcare, consumer, property management, agriculture and other financial services sectors. Our knowledge involves regular and expansive review of and advice regarding the following insurance products:

#### **Property & Casualty:**

- Commercial General Liability (CGL)
- Product Liability
- Property
- Worker's Compensation/Employer's Liability
- Commercial Auto/UIM
- Marine
- Umbrella/Excess/Bumbershoot

#### **Financial Lines:**

- Directors & Officers (D&O)
- Professional Liability (E&O)
- Employment Practices Liability
- Employee Dishonesty/Fiduciary Bond/Crime
- Fiduciary Liability
- Cyber
- Representations & Warranties (R&W)

- Umbrella/Excess

**Personal Lines:**

- Homeowners
- Renters
- Auto/Motorcycle/Boat
- Flood
- Umbrella/Excess

**Healthcare:**

- Health Plans
- Medicare/Medicaid/State agency-related coverage and claims
- Provider-related policies

**Access to Resources and General Counsel Capabilities**

As a full service firm, we are uniquely positioned to effectively represent and counsel clients beyond routine or the most complex insurance matters. When a client's need goes beyond the expertise or jurisdiction of an insurance law attorney, our firm has a [global network of lawyers for international and cross-border issues](#) and other Gray Reed attorneys who focus on areas such as corporate, banking and finance, energy, construction, healthcare, labor and employment, tax, real estate, intellectual property, white-collar defense, employee benefits and executive compensation, appellate and commercial litigation. These resources allow us to serve as outside general counsel for our clients and help solve nearly any issue they may face in the life cycle of their business.

**Why Clients Feel at Home at Gray Reed**

Your experience with our insurance team will accomplish your goals and objectives fully while enjoying a common sense approach. We are collegial and collaborative, but aggressive when necessary, to get to the finish line. We not only identify the options, but also provide our recommendation based on your goals, your business and our extensive insurance industry experience and knowledge of applicable law.