

Insurance



Saxton & Stump’s Insurance Law Group regularly counsels insureds and insurers in a multitude of industries on questions of coverage and litigates these matters in state and federal court. Our attorneys have extensive experience counseling insureds and insurers on an array of insurance coverage issues spanning virtually all lines of commercial and professional lines of insurance. The group works with businesses in all industries, including construction, real estate, trucking and transportation.

Insurance Coverage

Drawing on our attorneys’ extensive litigation backgrounds, the Insurance Group has litigated declaratory judgment actions and questions of insurance policy contractual interpretation throughout Pennsylvania. We have handled coverage litigation for businesses in matters pending between insured and insurer, between two primary insurers disputing coverage responsibilities and disputes between primary and excess carriers.

Insurance Bad Faith

The threat of a bad faith claim is prevalent in coverage disputes and litigation.

Key Contacts



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We defend insurers from claims asserting extra-contractual remedies under the Pennsylvania bad faith statute and common law and we also have experience working with insureds to utilize the protections of the bad faith law to secure insurance coverage.

A Proactive Approach - Mitigation

It is vital for the insured to know what they are and are not insured against. An insurance company also must know what risks they are underwriting so that they are collecting appropriate premiums to fulfill their obligations. Carefully written and interpreted insurance documents are essential for all aspects of business, personal and leisure activities.

Examples of these types of documents and recent issues we have counseled and litigated include:

- General liability policies and breach of contract/failure to perform issues
- The other insurance provision and its application in a dispute between insurers
- The issues covering a claims-made policy
- Cyber insurance to protect your business in the event of a data breach
- Moisture intrusion for coverage concerning long-term water damage to buildings and construction projects
- Homeowners policies for flooding, depreciation and replacement costs
- Automobile policies in first party and third-party issues, limited tort and stacking

Experience

Our experience and representative matters include:

- Representing insurers in coverage matters filed in state and federal courts around the country
- Representing insureds seeking coverage in declaratory judgment actions filed in Pennsylvania state and federal court
- Defending insurers against claims under the Unfair Insurance Practices Act
- Representing primary carriers/self-insured trusts in connection with

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Related Services and Industries

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obtaining coverage from excess or statutory excess carriers (Mcare) in appropriate catastrophic cases

- Arbitration of coverage and bad faith claims on behalf of insurers
- Audit of business insurance to ensure necessary and proper coverages are in place
- Former national counsel for insurers litigating general liability and environmental impairment liability coverage claims in jurisdictions across the U.S.
- Experience with under and uninsured motorist insurance arbitrations and coverage issues
- Drafting policy and endorsement terms and consulting on professional liability policy filings
- Experience with the Office of Liquidation and Rehabilitation of the Pennsylvania Insurance Department
- Experience with the actuarial and regulatory review of proposed policy endorsements/amendments through the Pennsylvania Insurance Department