

Insurance

Insurance provides an essential form of security. In the event of a serious accident or natural disaster, an insurance policy can allow an individual or a business to avoid financial disaster or ruin. But all too frequently, an insurer's responsibility to cover a claim or an insured's claim to coverage is a divisive issue.

Resolving these disputes can be both costly and time consuming. Consequently, the attorneys at KRCL focus on minimizing the impact of insurance claims on our clients while aggressively moving disputes forward without delay or unnecessary expense.

Our attorneys have a broad range of experience representing insurance companies, self-insured entities and insureds in a variety of matters. Our attorneys routinely provide analysis of insurance coverage issues involving:

- Commercial general liability
- Construction
- Errors and omissions
- Fidelity
- Directors and officers
- Homeowners
- Automobile/business auto coverages, including uninsured/underinsured motorists
- Commercial and personal policies
- Excess and surplus lines

We also aggressively defend complex first-party claims, declaratory judgment actions, insurance code violations, deceptive trade practice disputes and bad-faith/extra-contractual related litigation.

KRCL attorneys have successfully provided insurance-related legal services to a wide variety of insurance carriers and insureds, involving:

- Coverage opinions and analysis of the duty to defend and the duty to indemnify
- Preparing and analyzing *Stowers* settlement demands
- Preparation of reservation of rights letters on behalf of insurance carriers
- Response to reservation of rights letters on behalf of insureds
- Declaratory judgment actions on behalf of carriers and insureds
- Environmental coverage analysis and litigation
- Deceptive trade practice actions
- Disputes concerning excess and umbrella carriers
- Texas Insurance Code Violations
- Bad-faith and extra-contractual actions
- Disputes involving surplus lines and unadmitted insurance carriers
- Errors and omissions coverage analysis and litigation
- ERISA litigation
- Directors and Officers coverage analysis and litigation
- Serving as monitoring counsel for excess carriers on catastrophic injury and other liability matters
- Subrogation litigation
- Employment Practices/EPLI