



## Events

### Scott Seaman to Speak on Insurance Coverage and Settlements for Below Policy Limits

February 27, 2024

Webinar

Hinshaw partner Scott Seaman—the co-chair of the firm's global Insurance Services Practice Group— is scheduled to co-present a CLE webinar titled "Horizontal vs. Vertical Exhaustion of Insurance: Priority of Coverage and Settlement for Below Policy Limits" on February 27, 2024.

When a loss occurs over multiple years and policies, insurance lawyers can face challenges in accessing excess coverage from a single insured. Resolving these disputes requires understanding policy language, contracts, and relationships between insurers.

The panelists will discuss coverage, policy triggers, and excess carrier issues, including:

- I. Overview of horizontal and vertical insurance coverage in the additional insured context
- II. The priority of coverage between the primary carrier and excess insurer and the triggering of excess insurance
- III. The dichotomy of views among states and recent case law
- IV. Strategies for resolving issues when the primary carrier settles for less than the policy limits

For more information, [visit Stafford's website](#).

#### Attorneys

Scott M. Seaman