



## Events

### Scott Seaman to Speak on Excess Insurer's Duties to Defend and Indemnify

May 7, 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 "Excess Insurer's Duties to Defend and Indemnify: Exhaustion, Claims Not Covered by Primary, Defense-Cost Reimbursement" on May 7, 2024.

This CLE course will analyze the extent of excess insurers' duty to defend and indemnify, and review common disputes, along with appropriate responses for both insurers and policyholders.

The panel will review the following issues:

- Are excess insurers obligated to reimburse the insured for defense costs, or assume the principal obligation to defend?
- Is an excess insurer required to contribute to a settlement if the primary policy has not paid its full limits, known as the Zeig issue? Have insurance policies changed in response to court decisions?
- Will the insolvency of the primary insurer trigger the excess policy to drop down to provide a defense?
- How should counsel deal with primary coverage exhaustion in mass tort or major liability litigation to bring excess coverage into play?
- How should counsel prepare for inconsistencies in courts' strict analysis and policy language adherence demands?
- Is an excess insurer's defense obligation subject to policy limits or "ultimate net loss" limits?

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

#### Attorneys

Scott M. Seaman