



## News

### Scott Seaman Discusses the Surge in Business Interruption Suits and the Adaptability of the U.S. Legal System

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Scott Seaman, Hinshaw partner and Chicago-based co-chair of Hinshaw's Global Insurance Services Practice Group, discussed the spike in business interruption suits in a recent *Law360* article, titled "Virus Coverage Suits Still High After Early Pandemic Spike."

Seaman said the significant influx of business interruption suits over the past two years was "directly attributable to COVID-19 coverage cases." He added, "The pace of new filings has slowed, and most of these case filings are behind us as first-party insurance contracts commonly have one- or two-year contractual limitations periods for filing suit."

With federal appellate courts continuing to rule in favor of insurers—with all concluding that the presence of COVID-19 cannot cause physical loss or damage to a business—Seaman said that "dismissals are holding up well."

Seaman applauded the ability of the U.S. legal system to handle the influx in cases as lawyers and courts adapted to working remotely. "Before the pandemic, it would be unimaginable to most lawyers and judges that we would be working remotely — and efficiently — for such a protracted time period. But we have done just that."

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