



News

Scott Seaman Discusses Ohio Supreme Court Ruling in Cyberattack Coverage Case

January 11, 2023

Scott Seaman—Chicago-based partner and co-chair of Hinshaw's global Insurance Services Practice Group—discussed with *Law360* a recent Ohio Supreme Court' decision that held a medical billing company does not have qualify for coverage for a ransomware attack under a property policy. Seaman said he expects similar cyberattack coverage disputes to continue.

Seaman likened the Ohio high court case to recent COVID-19 coverage disputes, stating that the ruling falls in line with the way most judges and panels have ruled on COVID-19 coverage disputes, where courts nationwide have typically found that tangible damage is required in order for physical loss or damage to occur.

"It's part of the DNA of property coverage that there has to be direct physical loss, and there's a well-informed body of what does and doesn't constitute direct physical loss as result of COVID, and prior to and outside of COVID," Seaman said. "So the [EMOI] decision was not surprising."

[Read the full article \(subscription required\)](#)

"Ohio Coverage Ruling Won't End 'Silent Cyber' Fight" was published by *Law360 Insurance Authority* on January 10, 2023.

Attorneys

Scott M. Seaman

Offices

Chicago