



News

Scott Seaman Featured in Law360 Report on the Top Property Insurance Decisions in the First Half of 2025

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Scott Seaman, a Chicago-based partner and Co-Chair of Hinshaw's Insurance Services Group, was quoted in a recent *Law360 Insurance Authority* report that reviewed some of the top property insurance rulings from the first half of 2025.

One of the key cases involved the Tenth Circuit's decision to uphold summary judgment in favor of the insurer, with the court finding that the policyholder's lawsuit failed to prove the insurer had acted in bad faith when denying additional coverage for hail damage.

The Tenth Circuit concluded that the insurer reasonably relied on an engineering report stating that the roof damage was not caused by hail, and there was no evidence that the insurer violated industry standards by doing so. Seaman commented on the ruling, stating that the decision was correct and "wasn't even a close call."

"If there was anything approaching bad faith in this case, perhaps it was the policyholder's contention that the insurer unreasonably relied on its expert's report because he generated it after the policyholder's expert generated her report," he said. "Too often, policyholders erroneously attempt to equate an insurer's mere denial of coverage with bad faith. It is not."

[Read the full article](#) (*subscription may be required*).

- [Law360 Insurance Authority: "Top Property Insurance Decisions So Far In 2025"](#) (July 31, 2025)

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