



News

New Hampshire Supreme Court Cites Michael Marick's Article on Excess Insurance

January 26, 2016

Michael M. Marick, a Chicago-based partner in the Insurance Services practice group at Hinshaw & Culbertson LLP, had one of his works cited by the New Hampshire Supreme Court in <u>Old Republic Ins. Co. v. Stratford Ins. Co.</u>, No. 2015-0123, -- A.3d --, 2016 WL 302212 (N.H. 2016).

The court held, as a certified question from the United States Court of Appeals for the First Circuit, that an excess insurance carrier's duty to defend an insured is triggered only when the primary coverage limit is exhausted, joining the majority of courts to have decided the issue. The opinion cited Mr. Marick's article on excess insurance principles stating, "The rule that we adopt today serves this purpose by effectuating the intent of primary and excess insurers that provide different levels of coverage for the same insured as part of a comprehensive risk management scheme." Read the full article below.

For over thirty-three years, Michael Marick has successfully represented property and casualty insurers in high exposure disputes over coverage at the claim stage, in trial courts, and on appeal. Mike's successes inside and outside the courtroom are based on a deep understanding of the insurance business — from the claims, underwriting and legal perspectives.

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