

Insurance Class Action & Litigation

Stinson has defended insurers in well over 200 class action cases throughout the country, handled hundreds of aggregated and institutional claims against the industry, and represented insurers in attorneys general enforcement proceedings in multiple states. Our experience spans a wide spectrum, from defending policyholder class action cases and antitrust matters, to handling high-profile coverage and bad faith disputes challenging institutional issues, to market conduct examinations (MCE), attorney general investigations, and other enforcement actions. Clients rely on our deep knowledge of the industry and the regulatory landscape, the disciplined approach we take to client service across our teams, and the results we achieve.

CLASS ACTION DEFENSE & OTHER AGGREGATED LITIGATION

We have a substantial, multi-office national practice defending policyholder class action cases and large-scale catastrophe and crisis litigation on behalf of the insurance industry. Stinson serves as national class action defense counsel to several of the nation's largest property casualty and life insurers. As a result, we frequently defend clients in industry attacks, including (in just the past two years) claims handling practices, overhead and profit, labor depreciation, total loss and other Actual Cash Value (ACV) calculations, uninsured motorists (UM) and underinsured motorists (UIM) coverage issues, redlining claims, and cost of insurance calculations. We know many of the third-party service providers wrapped-up in these claims, understand their technologies, and have developed a strong track record for obtaining dismissals and defeating class certification.

COVERAGE & BAD FAITH DEFENSE

We defend complex coverage issues involving all types of personal and commercial lines (both standard and specialty), including general liability, excess and umbrella liability, commercial property, employer liability, intellectual property, cyber liability, environmental, professional liability, title, Errors & Omissions (E&O) liability and Directors & Officers (D&O) liability coverage matters. We also have substantial experience in jurisdictions across the country counseling and defending insurers facing potential excess exposure and bad faith litigation.

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INSURANCE-RELATED ANTITRUST DEFENSE

Stinson has particular knowledge in the defense of antitrust litigation, with a national team that includes former Justice Department attorneys who have been trial counsel in many of the most significant antitrust cases in recent years. Clients regularly retain us to represent them in antitrust trials, class action cases and multidistrict litigation.

REGULATORY GUIDANCE, ENFORCEMENT PROCEEDINGS & MCEs

Our lawyers frequently provide clients with regulatory counseling and representation in regulatory enforcement actions (including MCEs), investigations, contested hearings before state regulators and regulation-driven litigation that often arise from this activity. We are well connected with senior regulators and staff in many insurance departments throughout the country, and stay abreast of matters that are important to our clients in many jurisdictions. In recent years, we have successfully challenged rejections of form and rate filings (in two instances, the regulators completely reversed their positions after seeing our opening briefing and expert reports), assisted clients with the substantial narrowing of investigations and MCEs (and secured confidential treatment of sensitive data in jurisdictions where this has been difficult historically), and helped clients proactively avoid enforcement proceedings with strategic counseling on alternatives that work for their businesses and for regulators.

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10.14.2024

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10.20.2023

Noteboom, Schwingler Recognized as Powerful Business Litigators in Minnesota

10.27.2022

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Stinson Attorneys Named to *Benchmark Litigation's* 2022 40 & Under Hot List

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07.22.2022

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02.15.2022

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