

Insurance Coverage

For more than forty years, Conroy Simberg has provided comprehensive representation to insurance companies in Florida and across the nation. We advise clients on complex policy application and interpretation issues and represent insurance companies in all types of insurance coverage disputes. Our legal team is well known throughout the insurance industry for their dependability and track record of delivering in a timely fashion sound legal advice and representation. We provide coverage analysis and litigation services across a wide spectrum of insurance policies, including:

- Personal Lines
- Commercial Property & Casualty
- Property
- Professional Liability/Errors and Omissions
- Directors and Officers
- Commercial Auto
- Marine

Thorough Coverage Analysis

The legal professionals at Conroy Simberg have decades of experience working in the field of insurance law. Our attorneys have a thorough understanding of the terms and conditions underlying all types of insurance contracts and are skilled in interpreting policies and analyzing complex coverage issues. Insurers throughout the state and across the nation rely upon our legal team to carefully evaluate their coverage issues and provide strategic legal advice.

In every case that we handle, our legal professionals undertake a complete coverage analysis in order to prepare a professional legal opinion letter for our clients. When evaluating coverage issues, our lawyers strive to help clients resolve matters as quickly and economically as possible. We work directly with our clients to identify potential costs and risks associated with a claim and design a course of action best aimed at protecting their business and financial interests.

Litigating Complex Insurance Coverage Cases

When coverage issues cannot be successfully resolved, litigation may be necessary. The insurance coverage attorneys at Conroy Simberg are experienced litigators with the skills necessary to successfully represent insurers at all stages of the litigation process. We know that litigation is expensive, so our legal team strives to minimize costs by resolving coverage cases as early on as possible.

The lawyers at Conroy Simberg have particular experience instituting declaratory judgment actions in both state and federal courts. We know that it is important to have an in-depth understanding of the local practices and procedures governing declaratory judgment actions. With <u>11 offices</u> strategically located in Florida and Georgia, our firm offers clients a distinct advantage because our insurance coverage attorneys are familiar with rules and procedures that may be applicable in each of the jurisdictions throughout the state.

The attorneys in our insurance coverage group also counsel and defend insurers facing bad faith and extra contractual actions. These types of claims can expose clients to significant punitive or exemplary damages. Insurers regularly seek out our firm for our ability to deliver sophisticated risk analyses and successful legal defenses in these complex matters.

Proactive Legal Services

The insurance coverage attorneys at Conroy Simberg take a proactive approach when counseling insurance companies on policy and coverage issues. Our lawyers regularly review policy language and advise insurers on how to draft policy forms and endorsements to best avoid future risks and exposure. We also routinely evaluate and analyze our clients' claims handling procedures and offer educational seminars addressing contractual claims and the prevention of bad faith.

Conroy Simberg is proud of the reputation we have built for providing comprehensive legal services and representation to the insurance industry. Our insurance coverage attorneys are among the best in the field.