

## INSURANCE

### INSURANCE FOR INDIVIDUALS AND BUSINESSES

Gallagher & Kennedy attorneys help individuals and businesses with a variety of insurance issues, ranging from analysis of the clients' insurance needs to litigating bad faith claims against insurance companies.

At the time insurance is acquired, we consult with our clients to ascertain whether the coverage is sufficient to protect them against known or foreseeable risks. We also evaluate the adequacy of current coverage in response to a change in personal or business-related circumstances.

When a claim arises as the result of a lawsuit or loss, our attorneys ably advise clients about the terms of their insurance coverage to develop a strategic action plan, including evaluating the language of the policy as well as the insurer's compliance with its good faith obligations.

Finally, breach of insurance contracts and bad faith litigation are a particular strength of the Gallagher & Kennedy insurance team. Over the years, we have successfully represented a number of individuals and businesses in arbitration and lawsuits against their insurance companies for breach of contract and bad faith conduct.