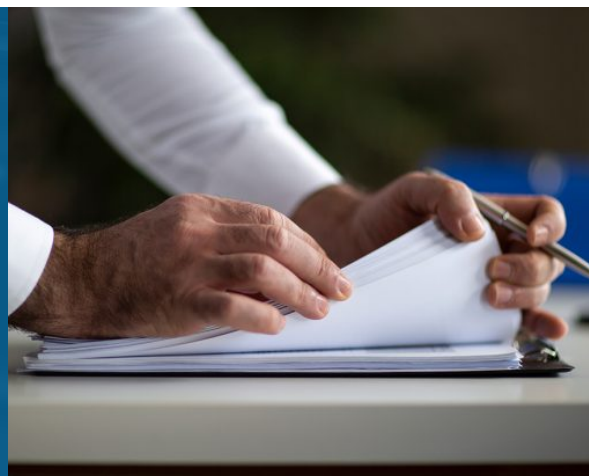


PRACTICE AREA

# Insurance Coverage and Bad Faith Litigation



## ATTORNEYS

Ellyn E. Nesbit  
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Cynthia N. Oshiro  
Alexander F. Stuart  
J. Michael Stusiak

## OVERVIEW

Murphy Austin's Insurance Coverage and Bad Faith Litigation Practice Team members have decades of experience representing policyholders in complex commercial and construction insurance litigation matters.

Our attorneys also provide advice and counsel concerning transactional insurance matters, including the review and interpretation of policy obligations/rights and client counsel during crisis management.

Our attorneys are skilled at prosecuting insurance issues related to the wrongful denial of insurance benefits, including actions for breach of contract and insurance bad faith involving the failure to pay insurance claims, the failure to defend lawsuits brought against policyholders, and the failure to settle lawsuits where liability is reasonably clear. Our attorneys also are skilled at defending actions for declaratory relief and reimbursement of insurance benefits brought by insurance companies.

Murphy Austin attorneys have successfully resolved insurance disputes for real estate owners and developers, general contractors, subcontractors, design professionals, real estate agents and brokers, insurance agents and brokers, product manufacturers and suppliers, automobile dealerships, software developers, educational institutions, public entities, legal and accounting professionals, medical service providers, and homeowners and other individuals.

### Commercial Lines Insurance

Our attorneys provide counsel and advocacy with respect to commercial coverage disputes, focusing on protecting the rights of policyholders in first-party and third-party matters involving:

- Commercial General Liability Insurance
- Excess and Umbrella Liability Insurance
- Cyber Liability Insurance

- Professional Errors and Omissions Liability Insurance
- Directors and Officers Insurance
- Employment Practices Liability Insurance
- Builders Risk Insurance
- Contractors Pollution Liability Insurance
- Owners Professional Protective Indemnity Insurance
- Business Automobile Liability Insurance
- Motor Carrier Insurance
- Commercial Property Insurance, including Business Interruption
- Fidelity and Employee Dishonesty Insurance

### **Personal Lines Insurance**

Our attorneys protect the rights of clients in personal coverage disputes related to first-party and third-party matters involving:

- Homeowners Insurance
- Renters Insurance
- Personal Automobile Liability Insurance
- Life Insurance
- Accident and Disability Insurance
- Health Insurance
- Personal Umbrella Liability Insurance

### **Agents and Brokers**

Our attorneys represent plaintiffs and defendants in matters related to insurance agent and broker liability with respect to error and omission claims involving:

- Failure to adequately obtain insurance
- Failure to advise of gaps in insurance
- Failure to properly handle submission of claims
- Failure to provide appropriate advice regarding application for insurance

### **Bad Faith**

The group's leader, Alexander F. Stuart, has more than four decades of experience practicing law in insurance coverage and bad faith litigation, with a particular focus on commercial insurance litigation involving business, real estate, construction and

professional liability matters. Alex is a co-author of chapters on insurance bad faith litigation in *California Liability Insurance Practice: Claims and Litigation*, published by Continuing Education of the Bar.

Our attorneys have extensive knowledge of insurance industry practices, having prosecuted and defended hundreds of bad faith cases, including:

## First-Party Bad Faith

- Inadequate and Unfair Claim Investigation
- Unreasonable Delay in Payment
- Unreasonable Denial of Claim

## Third-Party Bad Faith

- Inadequate Claim Investigation
- Unreasonable Failure to Settle
- Unreasonable Failure to Defend
- Prejudicial Handling of Defense

## EXPERIENCE

Mauris turpis nunc, blandit et, volutpat molestie, porta ut, ligula. Etiam imperdiet imperdiet orci. In hac habitasse platea dictumst. Praesent ac massa at ligula laoreet iaculis. Mauris sollicitudin fermentum libero.