

# Insurance Premium & Collection Litigation

Our team has successfully navigated a wide range of collection and litigation matters involving everything from large loss sensitive insurance programs with debt spanning \$100,000 to \$20,000,000; to guaranteed cost policies with debt ranging from \$5,000 to \$250,000. With almost two decades of specialty knowledge in the field, our practice focuses on negotiation, litigation and resolution of disputes concerning:

- Loss Sensitive Insurance Programs, including all variations of retrospectively rated, large deductive and dividend based programs, for all lines of coverage
- Retrospective premiums and deductible obligations, including proper application of loss conversion factors, loss development factors, tax multipliers, loss limitations and program maximums
- Guaranteed Cost premium, including related audit issues, for all lines of coverage and types of exposure bases
- Allegations of bad faith and claims mismanagement on the part of insurance carriers and third party administrators for all lines of coverage
- Experience Modification Factors including allegations of adverse impact caused by claims mismanagement
- Regulatory and underwriting issues

Further, Bressler's Insurance attorneys partner with our clients to navigate collection issues. Litigation is sometimes inevitable, but we strive to achieve collection through less formal methods whenever possible, to keep expenses down and commensurate with recovery. Our goal is to implement winning solutions to premium and claim issues with a focus on exceptional service and efficiency.

## PROFESSIONALS

Mark M. Tallmadge

## RELATED AREAS

First Party Property Insurance  
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Regulatory Compliance and  
Transactional

Insurance Coverage Disputes &  
Bad Faith Claims

Insurance Litigation

Workers' Compensation

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