

# Policy Wording and Program Implementation

Our role as trusted coverage and litigation counsel has evolved over the years. We have built a reputation as proactive, leading-edge advisors in the insurance industry, with particular expertise in handling the development of insurance products and navigating the challenges associated with policy construction. Our experience ranges from assisting large, multinational insurance companies with policy wording, to assisting Lloyd's Syndicates and captives on the development of specialized program business.

For example, given our insurance and product liability experience, we have advised clients on various aspects of medical device, sports and recreational products, and retail apparel insurance programs, including implementing risk management components for same. We have also assisted clients in the formation of, and participation in, alternative programs like captives, risk retention groups, and group health programs.

What differentiates us from our competitors is the breadth and depth of our experience in the insurance marketplace. We have seen countless varieties of insurance products and policy wordings. When a client requests assistance with the issuance of an insurance policy or with improving an already-existing policy, our experienced attorneys can do it.

We find that in the context of Policy Wording and Program Implementation, our clients' needs differ quite substantially from matter to matter. As such, we aim to provide dynamic legal services that are tailored to each client. We often draft policy language from scratch, but we also work with clients to improve upon policy language that they've already put together (so that we can help such clients achieve the goals of their underwriters, as originally intended). Our experience in "reviving" policy language for clients is helpful in the event that the policy language at issue comes under fire in litigation at a later date.