COSGRAVE
VERGEER KESTER

Coverage Opinions & Litigation

INDUSTRIES

Insurance

ATTORNEYS

Paul A. C. Berg

Chester D. Hill

Nicole M. Nowlin

When insurers and policyholders need legal advice, they need lawyers who understand insurance policies and, if necessary, know how to litigate coverage disputes. Cosgrave has more than 80 years of experience helping clients in matters related to property/casualty, life, health, accident, and professional liability policies.

That's why some of the nation's largest insurers have and continue to ask our lawyers for counsel on all facets of insurance review and representation in court. Cosgrave's success in insurance litigation is unmatched. In recent years, we've handled most of the important appellate cases in Oregon, some of which are listed below.

Our success rests on our firm's deeply ingrained culture of commitment to understanding—and achieving—our clients' business needs and goals. Clients seek out Cosgrave because they value not only our legal skill and knowledge, but also our thorough understanding of the insurance claims handling process. This enables us to provide particularly cost-effective service in insurance coverage matters.

Representative Clients

Insurers

- AIG
- CAMICO Insurance Services
- Canal Insurance Company
- Chubb
- College Liability Insurance Company
- COUNTRY Financial
- Farmers Insurance Group
- Liberty N.W. Insurance Company
- Mutual of Enumclaw Insurance Company
- National Indemnity Company
- PEMCO Insurance

- PURE Insurance
- Safeco Insurance

Representative Litigation Experience

Trial Courts

Cosgrave has represented clients in many complex insurance coverage cases arising out of environmental pollution throughout Oregon, in state and federal courts. We also handle numerous automobile-related coverage cases in Oregon's trial courts.

Appellate Courts

Ninth Circuit Court of Appeals

AcraDyne Inc. v. Travelers Cas. & Sur. Co. of America (liability insurance: duty to defend employment-related claims)

Oregon Supreme Court

Farmers Ins. Co. v. Mowry (automobile insurance: effect of exclusion beyond the minimum amount required by Oregon Financial Responsibility Law)

Bonds v. Farmers Insurance Company (automobile insurance: availability of underinsured motorist coverage)

Vogelin v. American Family Ins. Co. (automobile insurance: availability of underinsured motorist coverage)

Mid-Century Ins. Co. v. Perkins (automobile insurance: availability of underinsured motorist coverage)

Walsh Construction, Inc. v. Mutual of Enumclaw (property and casualty insurance: enforceability of additional insured endorsement)

Bergmann v. Hutton (automobile insurance: availability of underinsured motorist coverage)

Abrams v. General Star Indem. Co. (liability insurance: insurer's duty to defend under a policy with an exclusion for intentional acts)

Oregon Court of Appeals

Certain Underwriters at Lloyd's London v. Massachusetts Bonding and Ins. Co. (property and casualty insurance: obligation of settling insurers for equitable contribution and insurer's right to recover attorney fees)

Cardenas v. Farmers Ins. Co. (automobile insurance: recovery of attorney fees)

Rogozhnikov v. Essex Ins. Co. (automobile insurance: availability of uninsured motorist coverage)

Farmers Ins. Co. of Oregon v. Conner (automobile insurance: obligation to reimburse personal injury protection benefits)

Heffner v. Farmers Ins. Co. of Oregon (automobile insurance: amount of uninsured motorist coverage)

Farmers Ins. Exch. v. Crutchfield (automobile insurance: whether car dealership was not the owner of the truck at the time of accident)

Lea v. Farmers Ins. Co. of Oregon (automobile insurance: sufficiency of proof of medical expense sought under uninsured motorist coverage)

Affiliations

- ALFA International Employment Law Practice Group (EPLI)
- Oregon Association of Defense Counsel Coverage Practice Group