

INSURANCE

Johnson & Bell's Insurance group works with insurance companies, corporations and self-insured entities to resolve complex coverage issues arising from claims made on both first- and third-party insurance policies. Many of these issues arise from the alleged failure to defend under liability policies or arise out of a failure to settle claims that result in bad-faith litigation. Our coverage attorneys are adept at trying declaratory coverage actions. They are also skilled trial lawyers, active in various state courts, federal courts and administrative agencies, and provide a full-suite of services to help our clients avoid litigation if possible

Third-party coverage case experience includes:

- Advertising injury
- Bodily injury
- CGL
- Class action
- Commercial auto policies
- Construction defect
- Construction injury
- D&O Liability
- E&O Liability
- Environmental issues
- Excess liability
- Health Care professional liability
- Municipal liability
- Police misconduct
- Product liability
- Property damage
- Sexual misconduct
- Umbrella liability

First-party coverage case experience includes:

- Arson
- Fraud
- Fidelity
- Intentional acts
- Employee dishonesty
- Uninsured and underinsured motorist coverage

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CLIENT RESULTS

[Plaintiff Claims \\$2.25M in Damages for Auto Rear-End "Not Too Much." Jury Disagrees. Awards \\$11,000](#)

[Federal Court Rules Trust Administrators Will Get No Coverage](#)

[Sub's Certificate of Insurance Insufficient to Garner Duty to Defend/Indemnify General Contractor](#)

[Johnson & Bell Obtains 7th Circuit Appellate Win in Coverage Dispute](#)

[Appellate Court Affirms Summary Judgment in Favor of Insurer in Underinsured Motorist Coverage Dispute](#)

[Glenn F. Fencil Obtains Summary Judgment in CGL Policy Dispute](#)

[Macksey, Boehm Secure Appellate Win in \\$2M Coverage Case](#)

[Second Time Around, Hearn Secures \(Another\) Favorable Outcome in Motorcycle Lawsuit Seeking \\$1.1M](#)

[Fencil Saves Client \\$1.3M in Breach of Contract Insurance Dispute](#)

[Fencil Receives Summary Judgment in Construction Injury Coverage Dispute Seeking Recovery of \\$1.6M](#)

[Fencil Obtains Summary Judgment in Insurance Coverage Case Seeking \\$2 Million](#)

[Glenn F. Fencil Saves Client \\$400K in Insurance Coverage Dispute](#)

[Motorcycle Club Member Claims "What's Yours is Mine." Indiana Federal Court Disagrees.](#)

[Appellate Court Ruling Grants General Contractors and Construction Managers New Protection in Section 414 Actions](#)

[Appellate Court Affirms Summary Judgment Against "Virtual Physical Contact" Assertion](#)

[Ioerger v. Halverson Construction Co., Inc., et al., No. 3-06-0367 \(3rd Dist. 2007\)](#)

PUBLICATIONS

[Illinois Supreme Court Recognizes Broad Statutory Immunity to Health Care Facilities Invoked by COVID-19 Executive Order](#)

[Case Law Overview: In Coverage Dispute, Seventh Circuit Affirms that a Self-Insured Retention Does Not Make the Insured an Insurer. Insured Did Not Owe a Duty of Good Faith and Fair Dealing to the Excess Carrier](#)

[Case Law Overview: Defense Dodges \\$8M Verdict in Negligent Misrepresentation of Insurance Coverage Lawsuit](#)

[Case Law Overview: In Construction Site Insurance Coverage Dispute, Silence on Subcontractor's Potential Negligence Sufficient to Create Duty to Defend](#)

[New Developments In Insurer Liability For Excess Judgments In Illinois](#)

[Can The Underlying Plaintiff Collect More Than The Amount of the Underlying Judgment in Third Party Failure to Settle Cases?](#)

[Tendering Claims: Court Ruling Underscores Why Sooner Is Better](#)

[Rapid Response to Data Breach Required to Avoid Liability](#)

[Self-Insured Retentions and High Deductibles: Their Impact on Insurers and Policyholders](#)

[Important Insurance Coverage Cases for Contractors](#)

["Bad Faith": What Does It Mean? An Overview of Bad Faith/Failure to Settle Third-Party Actions Under Illinois Law](#)

[New Illinois Appellate Court Decision Gives Direction on Meaning of "Property Damage" and "Occurrence" in Commercial General Liability Policies](#)

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[Illinois Supreme Court Recognizes Broad Statutory Immunity to Health Care Facilities Invoked by COVID-19 Executive Order](#)