



BARBERLAWFIRM

2700 Regions Center

400 West Capitol Avenue

Little Rock, Arkansas 72201

P 501.372.6175

F 501.375.2802

barberlawfirm.com

TEAM

SCOTT M. STRAUSS

sstrauss@barberlawfirm.com • 501.707.6135 direct

Mr. Strauss is a former claims specialist with State Farm Mutual Automobile Insurance Company, and he practices in the areas of insurance defense litigation, insurance coverage, aviation law (and is a licensed pilot), commercial litigation, ERISA, and labor and employment law. Mr. Strauss earned his J.D. from the University of Arkansas at Little Rock William H. Bowen School of Law, where he was an Associate Editor of the *UALR Law Journal*. Mr. Strauss is active in continuing legal education and insurance education. He regularly teaches courses leading to the Associate In Claims (AIC) designation, and conducts in-house seminars for firm clients and attorneys on insurance law. Mr. Strauss co-authored *Insurance Laws: Third Party Coverage in Arkansas and Insurance Coverage Law in Arkansas*. Mr. Strauss is admitted to practice before the United States Supreme Court, the Eighth Circuit Court of Appeals, the United States District Courts for the Eastern and Western Districts of Arkansas, and the Arkansas Supreme Court.

CYNTHIA W. KOLB

cwkolb@barberlawfirm.com • 501.707.6180 direct

Ms. Kolb joined the firm in 2000, and concentrates her practice in the area of civil litigation with an emphasis on insurance defense and insurance coverage. Ms. Kolb is licensed to practice in both Arkansas and Ohio state courts, the United States District Courts for the Eastern and Western Districts of Arkansas, the United States District Court for the Northern District of Ohio, and the Eighth Circuit Court of Appeals. Ms. Kolb attended the Case Western Reserve University School of Law in Cleveland, Ohio and received her J.D. in 1997. While at Case Western, Cindy was a Senior Editor on *Health Matrix: Journal of Law-Medicine* and was on the Moot Court Executive Board.

RICK BEHRING, JR.

rick.behring@barberlawfirm.com • 501.707.6131 direct

Rick Behring, Jr. joined the firm in 2007. He concentrates his practice in the areas of insurance defense, general civil litigation, including contracts and tort defense, commercial litigation, and creditor's rights. In May of 2007, Mr. Behring graduated with high honors from the University of Arkansas at Little Rock William H. Bowen School of Law, where he served as Managing Editor (2006-07) and Associate Notes Editor (2005-06) of the *University of Arkansas at Little Rock Law Review*. His case note, *California Takes a Hit: The Supreme Court Upholds Congressional Authority over the State-Approved Use of Medicinal Marijuana*, is published at 28 U. Ark. Little Rock L. Rev. 545 (Summer 2006). Mr. Behring is licensed to practice in Arkansas, the United States District Courts for the Eastern and Western Districts of Arkansas, and the Eighth Circuit Court of Appeals.

INSURANCE COVERAGE PRACTICE GROUP



BARBERLAWFIRM

INSURANCE COVERAGE PRACTICE GROUP

Insurance policies may be one of the least understood forms of communication and one of the most arcane areas of the law. The fact is that few actually read and understand exactly what is — and is not — in insurance policies. Most policyholders think it doesn't matter because they assume they are "fully covered" or think "it won't happen to me." Yet accidents, injuries and damaging events happen every day. As often as not, they are catastrophic in nature, and many trigger one or more insurance policy claims. When disputes arise, insurance carriers, agents, and policyholders are often put on the defensive. The stakes could hardly be higher.

The Barber Law Firm Insurance Coverage Practice Group specializes in the analysis and resolution of insurance policy coverage disputes. Our experience is significant enough to have successfully overturned decades of precedent in arguments before the Arkansas Supreme Court. Whether resolution is reached through settlement, summary judgment or trial, the attorneys of the Barber Law Firm are the experienced and tenacious representatives you need in your corner.

SERVICES OFFERED

Barber Law Firm's Insurance Coverage Practice Group provides analysis and evaluation of policy coverage issues for insurance carriers and issuance of coverage opinions on such issues. The firm has extensive expertise in handling both first-party and third-party insurance coverage analysis, issues and disputes. The firm's attorneys assist clients in analyzing insurance policies and contracts, investigating claims, rendering coverage opinions, and litigating coverage issues through trial and appeal, including the prosecution and defense of actions for declaratory relief.

Barber Law Firm's Insurance Coverage Practice Group is well versed in federal and state applications of the key legislation and regulations governing insurance contracts.

Services provided include:

- Policy/Coverage analysis of all policy forms, including the CGL, BOP, BAP, CAP, D&O, Life, Health, Disability, Professional E&O, Aviation, Inland Marine, Truckers and all personal lines policies.

- More than 100 years of actual policy litigation experience. We don't just offer opinions and walk away. Our extensive litigation background gives us the gravitas to see coverage matters through trial, and if necessary, appeal. This includes the representation of insurance carriers and large commercial insurance customers.
- Representation of agents and brokers in negligence, contract and regulatory actions. We are experienced in representing agents and brokers in disciplinary matters before the Department of Insurance and in litigated civil matters.
- The members of our Insurance Coverage Practice Group provide training to insurance company claims handlers, underwriters and brokers on issues including the Fair Claim Practices Act, legal duties as applied to each member of the insurance community and new or breaking issues of law pertinent to the insurance community.
- Representation of insurance companies in complex coverage disputes with insureds, claimants and regulatory agencies.
- Representation of insureds in coverage litigation or disputes with their insurance carriers.

CLIENT EXPERIENCE

Our insurance coverage law clients range from national carriers dealing with major and complex litigation to Arkansas agents, agencies, and businesses seeking everything from detailed coverage opinions to specialized litigation support. Individuals and businesses of virtually every description may encounter matters dealing with insurance coverage law. Clients we represent include:

- Insurance carriers writing policies in Arkansas
- Insurance agents selling policies in Arkansas
- Insurance agencies
- Associations of insurance agents and agencies
- Large policyholders such as corporations, governmental entities, associations and membership groups
- Drafting and Design Companies
- Engineers

PUBLISHING AND PRESENTATIONS

Attorneys in the Barber Law Firm Insurance Coverage Practice Group have successfully argued cases before the Arkansas Supreme Court, as well as state and federal courts throughout the state. Our attorneys are equally active in educating the insurance and policyholder communities regarding the importance of understanding the nuances of insurance contracts. The Insurance Coverage Practice Group's attorneys regularly lead continuing legal education classes and presentations for clients, attorneys, companies and individuals in the Arkansas business community. Refer to our web site for background materials and upcoming presentations.

- An Agent's Guide: What is "Full Coverage" article by Scott M. Strauss, 2011
- CLE Presentation, Micheal L. Alexander, Do We Have Full Coverage? Will My CGL Policy Leave Me Exposed?, 2011
- Publication in June 2010, *Arkansas Business*, Cynthia W. Kolb, Outlining Risks in Commercial General Liability (CGL) Policies
- CLE program focused on Commercial General Liability Policy (CGL) changes and how specifically those changes impact construction companies, Micheal L. Alexander, Scott M. Strauss, Cynthia W. Kolb, Perry L. Wilson, and T. Kent Smith, 2010
- How to Read and Understand the Commercial General Liability (CGL) Policy, Scott M. Strauss, *Arkansas Law Review*, 2010
- An Overview of Arkansas Law prepared for the insurance industry, Scott M. Strauss

