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Chad A. Westfall

Insurance Litigation & Coverage

Musick Peeler has achieved a national reputation for experience in direct representation of domestic and international insurance companies in handling a wide range of insurance matters, from the routine to the most complex litigation matters. The Insurance Group's litigators are involved at every level of the federal and state court systems representing Musick Peeler's clients in contract and bad faith actions, coverage disputes involving multiple insurers, and the resolution of excess and reinsurance disputes.

In addition to litigation, the Insurance Group's lawyers provide advice on a wide variety of coverage issues, including third party liability coverage issues in the areas of environmental and pollution, asbestos, construction defect, professional liability, advertising and personal injury, employment practices, motor carrier liability, as well as first party liability coverage issues relating to property damage. The Insurance Group also guides clients through virtually all types of inter-insurer disputes, including contribution, allocation and priority of coverage disputes.

The firm is widely recognized for its acumen in defending insured professionals, including lawyers, accountants, physicians, directors and officers, real estate practitioners, insurance brokers and agents, architects and engineers, securities brokers and dealers, fiduciaries and trustees.

The Insurance Group serves insurance clientele as supervisory counsel in monitoring litigation and in negotiating coverage disputes. The firm's appellate lawyers are recognized for a number of important legal precedents that uphold the enforceability of clients' policies and define the rules governing interpretation of insurance policies.

Policy Drafting & Interpretation

Attorneys in the Insurance Group provide advice and assistance in drafting and interpreting policy wording and in obtaining regulatory approval of policy forms. The underwriters and claim examiners of Musick Peeler's clients rely upon the firm's litigation and regulatory background to better understand and define the nature of specific liability risks.

Corporate & Regulatory Practice

Musick Peeler's insurance representation includes a full-service corporate and regulatory practice. The firm's attorneys counsel clients with regard to:

- Suitable corporate organization for their intended purposes
- Obtaining government approval of mergers and acquisitions of other companies
- Regulatory compliance with employee compensation and benefit plans
- Issuance of securities and public offerings
- Capitalization requirements and taxation matters

Education & Prevention of Legal Disputes

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Attorneys in the Insurance Group are frequently invited to lecture on insurance issues at national and international seminars. The firm is available to provide clients with educational training to satisfy California insurance regulations relating to claim handling, defense and settlement duties and insurance fraud and special investigative unit training and is available to serve as SIU counsel. The firm offers private seminars which address topical concerns, methods of avoiding litigation and resolving legal disputes.

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