

## General Liability

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For more than 30 years, Wiley has been a leader in general liability insurance developments and at the forefront of the insurance industry's response to complex, high-stakes litigation. Wiley has developed precedents on key insurance issues, including in the context of environmental and chemical exposure claims, product liability, asbestos, personal and advertising injury, construction claims, and bad faith. Our work encompasses emerging issues such as pharmaceuticals, life sciences, cyber tort issues, privacy claims, global warming (climate change), concussion litigation, wrongful conviction, and an array of claims in the municipal liability context. Wiley regularly counsels insurers on general liability coverage issues, including the determination of whether a duty to defend exists, whether an insurer must provide independent counsel, and settlement of multiple claims with insufficient limits. We are often called upon to assist insurers in coordinating claims relating to a particular exposure or type of risk on a nationwide basis. We assist underwriters as well, with policy drafting and exposure evaluation.

Recent representative matters include:

- Representing carriers regarding coverage and exposure for thousands of lawsuits filed by state and local municipalities against the pharmaceutical companies for law enforcement and public health costs allegedly incurred as a result of the opioid crisis.
- Assisting insurer regarding claims for bodily injury, business interruption, and property damage arising out of gas pipeline explosions and fires affecting thousands of businesses and residents.
- Litigation on behalf of insurer through appeal to state's highest court from a nearly \$14 million judgment in a case involving whether a general liability policy provided coverage for hundreds of asbestos claims, obtaining decision reversing and directing that judgment be entered for the insurer.
- Aiding insurer in multiple allocation disputes involving long-term environmental damage and interplay of general liability and specialty policies.
- Litigating whether putative additional insureds could recover for a substantially inflated consent judgment.

For more information about our experience, please see the following areas:

- Litigation
- Insurance Appellate

- Property Coverage
- Policy Drafting and Product Development
- Section 111