



Our law firm's Insurance Recovery Team represents policyholders across the United States, both businesses and individuals, and has successfully obtained hundreds of millions of dollars from insurers for policyholders over the last 10 years. Our team is led by Richard T. Beal, Jr., recognized among his peers as one of the preeminent Insurance Coverage Lawyers in the Pacific Northwest.

Our Insurance Recovery Team has worked on some of the most high profile construction coverage disputes across the United States including: a commercial airplane hangar at the Anchorage Airport; a public aquarium in Seward, Alaska; a five star hotel in Santa Barbara, California; damage to a boiler facility in Port Angeles, Washington; multiple underground shaft failures in Seattle, Washington; large Water Reservoirs in Seattle and Tampa, Florida; alleged water-related casualties at numerous utility projects; over 100 condominiums in Seattle, Orange County, California and Miami, Florida; and many, many others. Many of these cases have resulted in or affected critical legal precedent affecting policyholders throughout the country.

We have obtained multi-million dollar insurance recoveries on behalf of commercial policyholders in disputes involving Directors & Officer coverage, employment benefits coverage, unfair competition coverage and large commercial fire loss.

Some of our most rewarding work involves the representation of small and medium businesses whose very existence is at stake when primary and excess liability insurers fail to pay policy benefits.

Our team's focus is on results. For that reason, we design a course of action for each case that best suits our clients' objectives and business styles to achieve the desired results.

## COUNSELING CLIENTS ON RISK MANAGEMENT AND COVERAGE ISSUES

Our lawyers routinely counsel companies on new and innovative ways to transfer risk through contractual provisions as well as insurance products, and evaluate the risk transfer mechanisms proposed to them in their business deals. In an ever-changing insurance market, we are committed to working with our client's brokers to find a perfect fit, whether contractual or policy based, for the liabilities and risks that threaten their businesses.

## HELPING POLICYHOLDERS WITH THIRD PARTY INSURANCE PRODUCTS

Ashbaugh Beal's Insurance Recovery Team is well-versed in virtually all types of third party insurance products on the market - CGL, umbrella and excess, D&O, E&O, surety, professional liability, warranty and EPLI insurance, and many others. Achieving unsurpassed results for our clients in the third party context has been the core of the Insurance Recovery Team's practice since its inception.

In addition to recovering proceeds from liability insurers, our lawyers provide instrumental guidance to clients in their greatest time of need - when they are faced with a lawsuit against them. The Insurance Recovery Team stands side-by-side with our Firm's clients to ensure they are receiving the benefits of the policy they purchased, that their insurance provider and appointed counsel are playing by the rules, and most importantly, that our client's objectives are being met.

## INSURANCE RECOVERY WITHOUT LITIGATION

Some of our most gratifying work is being able to resolve coverage and claim handling disputes without litigation. We seldom encounter a client who prefers litigation with an insurer over resolution of their claim without litigation. We believe our commitment to rapid "mobilization" is unparalleled, and find that insurers are increasingly willing to mediate within 30 days of our involvement.