

## Insurance Law and Risk Management Services

At Allensworth, we are dedicated advocates for policyholders, protecting and promoting coverage for our clients. Our team of experienced attorneys helps clients navigate the complexities of insurance law, offering comprehensive services designed to **minimize risk and maximize protection** at every stage of a construction project.

### WE HELP POLICYHOLDERS EVERY STEP OF THE WAY

Insurance coverage is critical for managing risk on construction projects. By having a comprehensive understanding of our clients' needs and the complexities of a project, Allensworth helps clients understand the insurance products and limits needed for their day-to-day business operations, and assists clients with risk and insurance management at every stage of a project's life cycle.

On the front end of a project, we help clients decide which insurance products and limits best protect their business, draft contractual insurance requirements for downstream parties, and negotiate contractual insurance requirements proposed by upstream parties. Later, after an event triggering insurance occurs during construction, we help clients evaluate and submit claims to insurers. Whether our clients are seeking first-party or third-party coverage, as a named insured or an additional insured, we analyze the policy and provide advice on how to trigger coverage and manage insurance claims. Once a project is complete, we help clients prepare and submit both property and liability insurance claims to trigger all applicable coverage and maximize recovery.

From the initial claim notice to resolution, we manage communication with insurers, helping to prevent missteps that could jeopardize recovery. If an insurer denies a claim, we provide clients with practical advice based on our years of experience with insurance coverage. We are prepared to use our experience as seasoned trial lawyers, coupled with our robust understanding of construction and insurance law, to challenge wrongful claim denials and advocate for our clients' rights.

## **MULTI-DISCIPLINARY EXPERTISE: WHERE INSURANCE MEETS CONSTRUCTION**

Allensworth applies our team's extensive construction experience and understanding of insurance law to provide tailored assistance to our clients and address their unique insurance needs. We understand the intricacies and risks on all types of construction projects, and the insurance products that can help manage risk and maximize recovery when a claim arises. Our construction expertise also allows us to advocate for insurance coverage on a granular level, better protecting our clients' businesses and projects. We stay up to date with trends in the construction industry, such as increasing cyber attacks targeting large construction projects, the use of artificial intelligence in design and construction, and innovative building techniques transforming modern construction, and we are prepared to help clients reevaluate their insurance needs and liability coverage before or after disaster strikes—and even as an event is unfolding in real time.

Our risk management services also include assisting clients with suretyship matters. We advise clients on procuring payment and performance bonds for both private and public projects, help submit claims on payment and performance bonds, and provide recommendations when sureties wrongfully deny claims.

Our approach to insurance is simple: we serve as a strategic partner to clients and guide them through all things insurance. Because we understand the intricacies of a construction project—from contract negotiation to construction and completion—we evaluate insurance coverage through a construction lens. Our team is dedicated to helping clients make decisions about insurance products, insurance claims, and insurance recovery.

## **COMPREHENSIVE INSURANCE SUPPORT**

We assist clients before, during, and after insurance-triggering events. Our services include:

- **Policy Analysis:** We analyze existing insurance policies to advise on coverage adequacy, potential gaps, and necessary adjustments. This includes periodic reviews to keep coverage current and comprehensive for our client's business.
- **Contract Drafting and Review:** We review insurance policies to ensure conformity with insurance requirements in construction contracts. We also draft insurance requirements and recommend insurance products appropriate for the unique risks our clients face on their specific projects.
- **Claims Assistance:** When an insurance-triggering event occurs, we help submit claims in a way that protects our clients and maximizes their recovery. Our team provides insights and advice to help ensure that a claim is consistent with the policy's terms, and to avoid unnecessary delay in the insurer processing a claim. We provide these services for all types of insurance products listed below, first- and third-party coverage, and surety claims.
- **Coverage Disputes:** If an insurer rejects or denies a claim, we step in to resolve coverage disputes, using our deep knowledge and experience to advocate for insurance coverage and recovery.
- **Litigation and Bad-Faith Claims:** Our full-service approach means we can litigate insurance coverage and bad-faith issues, avoiding the need to switch counsel mid-dispute. We represent policyholders exclusively, never the insurance companies.

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## RELATED INSURANCE PRODUCTS

Builder's Risk  
Commercial General  
Liability  
Professional Liability  
Errors & Omissions  
Owner Controlled  
Insurance Program  
Contractor Controlled  
Insurance Program  
Primary and Excess  
Coverage  
Worker's  
Compensation  
Property Insurance  
Cyber Liability  
Insurance  
Payment Bonds  
Performance Bonds

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