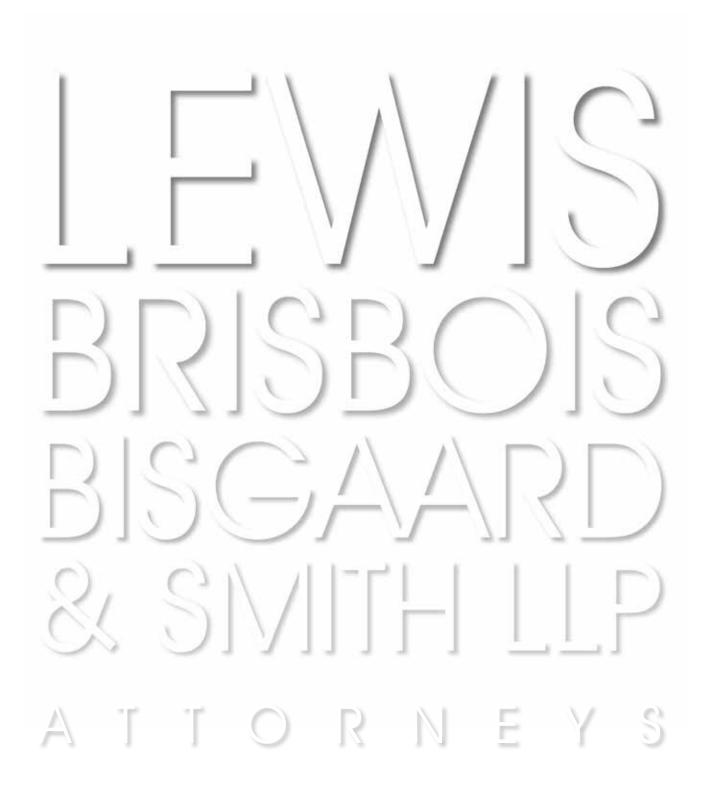


LEWIS BRISBOIS

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INSURANCE COVERAGE & BAD FAITH

INSURANCE LAW PRACTICE

For nearly 30 years, Lewis Brisbois has specialized in interpreting insurance contracts of all kinds and in representing insurers in complex coverage claims and extracontractual litigation. Today, Lewis Brisbois has one of the largest insurance practices in the United States, with nearly 100 lawyers specializing in insurance law. As our clients will attest, there are reasons for this growth. First, we provide clear, objective advice when our clients' rights and obligations under their policies are challenged. Second, if a coverage or claim handling dispute enters litigation, we defend our clients' position vigorously, creatively and efficiently.

INSURANCE COVERAGE

The coverage group specializes in interpreting contracts of all kinds and in representing insurers in complex coverage claims. Such representation includes monitoring, mediations, arbitrations and declaratory relief litigation in state and federal courts throughout the United States.

The expertise of our insurance coverage attorneys encompasses a wide variety of insurance matters including:

- Insurance coverage related to general liability, professional liability, homeowners, title, disability, accident and health, life, jeweler's block, inland marine, multi-peril business and customized (manuscript) policies;
- Insurance coverage for employment practices including wrongful termination, sexual harassment, employment discrimination, federal Title VII and EEOC, State Fair Employment and Housing Act, employment contract claims and age discrimination claims;
- Insurance coverage related to construction defect litigation, including coverage issues arising out of land subsidence and related problems;
- Insurance coverage disputes arising out of national products liability litigation;
- Insurance coverage related to pollution and toxic tort claims, such as CERCLA claims by state and local environmental authorities, and claims by private parties against one another;
- Insurance coverage related to intellectual property litigation (including patents, copyrights, trademarks, trade names, licenses and trade secrets) and arising out of "advertising injury" or "personal injury" policy provisions (including defamation, disparagement and invasion of privacy);
- Insurance coverage with respect to rights and obligations of parties under directors and officers liability policies;Insurance coverage related to errors and omissions policies, including policies issued to lawyers, accountants, insurance agents and real estate agents;Claims involving interpretation of excess and umbrella policies, including "drop down" issues;



- Interpleader actions;
- Reinsurance;
- Monitoring of, and fee arbitrations against "independent counsel" selected by insureds;
- Policy drafting and insurance forms drafting.

Our expertise in insurance coverage essentially extends to all major types of insurance. Recently, Lewis Brisbois has been involved in a number of significant coverage matters involving such diverse issues as the Taco Bell Chihuahua ads, an MTV music video programming dispute, pet food poisoning cases, multiple mortgage scams and other business fraud claims, the "big rig pile-up" on Interstate 5 in Los Angeles and the liability of a "hostage rescue" firm for the disappearance of a corporate officer in Venezuela. We are confident that there is no law firm better able to provide quality coverage advice to the insurance industry than Lewis Brisbois.

EXTRA-CONTRACTUAL LITIGATION

Lewis Brisbois lawyers across the country have extensive experience in defending suits involving alleged breaches of the implied covenant of good faith and fair dealing and/or statutory breaches, so called "bad faith" litigation. These cases tend to be complicated, hard fought and high exposure. We have defended against extra-contractual claims arising under commercial and personal lines, primary and excess policies, general liability, professional liability, homeowners, title, disability, accident and health, life, jeweler's block, marine, multi-peril business, and customized ("manuscript") policies.

Lewis Brisbois was lead counsel for a major insurer on the Northridge earthquake "bad faith" cases and represented another large insurer on the "Katrina" storm cases. We have defended "bad faith" claims arising from, among other events, a \$200 million class action against Sony involving the Playstation consoles, the construction of the Venetian hotel in Las Vegas and numerous housing developments in California, human rights litigation against Unocal for its activities in Burma, and a \$100 million inverse condemnation judgment against the City of San Diego.

We are proud of our reputation as dedicated advocates of the insurance industry. Since the firm's founding in 1979, we have defended insurers against the highest profile, most complex extracontractual claims, neither losing our focus nor subtly pricing ourselves out of the market. Rather, we have embraced the opportunity to further develop and deepen our contacts in the insurance arena.



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FIRM OVERVIEW

E stablished in 1979, Lewis Brisbois Bisgaard & Smith LLP is a national, full-service law firm with nearly 900 attorneys and 30 offices, in 16 states and the District of Columbia. Our national practice is sophisticated, multi-faceted and well-versed in current legal trends, while our individual state practices provide vast resources and knowledge of procedural and legal nuances.

Lewis Brisbois offers legal practice in nearly 30 specialties, and a multitude of sub-specialties associated with each practice area. Our attorneys have broad knowledge, expertise, and sensitivity to their clients' unique needs. Through interaction among its practice groups, Lewis Brisbois provides a wide range of legal services to each client with a continuity of representation over multiple disciplines. We have built longstanding relationships with corporate and institutional clients based on our ability to provide comprehensive service on a national scale.

At Lewis Brisbois, diversity is an integral part of our firm culture and our daily life. We accomplish diversity not by committee or initiative, but through the true and committed practice of hiring the best people for the job and consistently rewarding excellence. The success of these policies is reflected in the fact that Lewis Brisbois has repeatedly received national recognition for its commitment to embracing diversity. Lewis Brisbois is committed to hiring and retaining a diverse group of talented lawyers and staff, and demonstrates that commitment through non-discriminatory hiring, retention and promotion policies. The diversity of the firm's client base is matched by the diversity of our attorneys. With offices from Los Angeles to New York, our attorneys reflect the communities in which they live. The firm's culture has fostered a diverse group of professionals committed to promoting the best interests of our clients, our communities and the legal profession. We are committed to supporting diversity through new and ongoing relationships with minority and women-owned businesses.

Lewis Brisbois is known for its commitment to principled advocacy, an unflinching work ethic, and unyielding recognition of our duty to provide the highest level of service to our clients, who choose us because we take the time to understand their business interests and philosophies. We have developed sophisticated proprietary risk evaluation and litigation management processes that many of our clients have incorporated into their business practices, and we help them manage and defend claims and litigation. As a result, they are avoiding and reducing losses that impact their bottom line. Our practice includes pre-suit counseling and problem solving based on a structured and accurate analysis of likely outcome. We know our clients' objectives are often best served by a pre-suit resolution, and we are often judged by the advice and counsel we provide toward that end. However, when trial is the answer and in the client's best interest, no law firm in this country understands and better executes a trial strategy than Lewis Brisbois. We are truly client driven and result oriented.

For more about Lewis Brisbois, please visit us at LewisBrisbois.com.

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