



THE *C*HARTWELL
LAW OFFICES, LLP

LARGE LOSS/CATASTROPHIC
LOSS PRACTICE GROUP

DELAWARE | FLORIDA | MARYLAND | NEW JERSEY | NEW YORK | PENNSYLVANIA

www.chartwelllaw.com

CHARTWELL LARGE LOSS/CAT MATTERS

CAT Losses

Chartwell has provided legal services to clients handling commercial and industrial claims in each of the major hurricanes and floods in the United States and, more recently arising out of the earthquake and tsunami in Japan. Examples include:

- Large Resort Hotel, Pacific (Tsunami)
- Various tenant properties, Retail Mall, Midwest (Flood)
- Large Resort Hotel, Caribbean (Hurricane)
- Residential Condominiums, Midwest (Hurricane)
- City Municipality, MidAtlantic (Hurricane)
- Power Generator, MidAtlantic (Hurricane)
- Commercial Tower, Midwest (Flood)
- Telecommunications, Midwest (Flood)
- Television Station, Gulf Coast (Hurricane)
- Mining Loss, Midwest (Flood)
- Multiple School Districts, Florida (Hurricane)
- Large Resort Hotel, Ft. Lauderdale (Hurricane)
- Automotive Dealerships, Florida (Hurricane)
- Commercial Office Buildings, New Orleans (Hurricane)
- Retail Properties, Florida (Hurricane)

Energy and Power Generation

Our attorneys have and continue to handle CAT and large losses to Energy and Power Generation facilities and infrastructure, transmission and distribution throughout the United States and Latin and South America. Examples include:

- Turbines
- Generators
- Transformers
- Wind Turbines
- Natural Gas Pipelines
- Cooling Tower
- Transformer and Separating Furnaces
- Gas Compressors
- Mining

Large Loss/CAT Practice

Large losses and CAT losses often become high profile, bringing external considerations into the claims adjustment process. While external considerations do not have a direct impact on the interpretation of policy wording and coverage, a high profile claim requires an elevated level of attention to time considerations in the claims process and to the management of expectations.

Our Property Insurance and Subrogation Practice Group is equipped to serve our clients' legal needs in Large Loss/CAT claims. Chartwell's partners have up to 30 years of experience serving property insurance clients in Large Losses and CAT claims. Our group's legal team also includes junior and senior associates with up to fifteen years of litigation experience who assist with research and discovery. Biographies of our attorneys and their practices can be found at <http://www.chartwelllaw.com/attorneylanding.shtml>.

Chartwell's Property Insurance and Subrogation Practice Group

Chartwell has 70 attorneys in 10 offices along the East Coast, including offices in **Pennsylvania, Maryland, New York, New Jersey, Delaware and Florida**. Currently 19 attorneys practice in the Property Insurance and Subrogation Practice Group.

We have assisted clients with widespread CAT losses and major industrial, commercial and energy losses throughout the United States, in the Caribbean and in Central and South America. Our experience includes turbines, pipelines, wind farms and other energy and power generation losses; resorts, hotels, casinos and other attraction property losses; commercial office and retail losses; steel, glass and other manufacturing losses; and cargo, ocean and inland marine losses.

Our clients include major domestic, London, Bermuda and European insurers. We provide legal services for coverage and defense arising under property insurance/reinsurance agreements; subrogation/recovery actions; arbitrations and appraisals of property and business interruption losses; and defense of business/property owners, contractors, design professionals, distributors and manufacturers.

Our Large Loss/CAT practice combines teams of partners, who develop legal strategies, liaise with consultants, governmental officials and news reporting entities, and handle all critical phases of litigation; with senior associates, who assist with coverage assessment, documentation, discovery, and litigation matters; as well as junior associates, who assist with legal research and document control. Our team approach allows us to handle numerous matters efficiently, effectively and with consistency.

Our attorneys have worked frequently and cooperatively with independent adjusters, experts and consultants retained by the insurance industry. Our familiarity with these consultants and their work increases the level of efficiency with which we can deliver service to our clients.

Chartwell's Large Loss/CAT Experience and Capacity

Over the years, our attorneys have been retained to assist with claims arising out of hurricanes, floods, tornados, earthquakes and tsunamis in the Pacific, Caribbean, Florida, Gulf Coast and Mid-Atlantic regions. The claims involved property and time element losses in numerous sectors, including power generation/energy, industrial, resort, commercial office, telecommunications, retail, municipal and large residential premises. We have attached to this brochure for your review a list of CAT/Large Loss matters that the members of our team have recently successfully handled on behalf of our clients.

The coverage evaluations have been varied and often complex, involving issues such as: fortuity; period of indemnity; extended period of indemnity; application of deductibles, (including CAT deductibles for Named Storm/Windstorm); faulty design, materials or workmanship; collapse; ordinance or law; civil authority; ingress/egress; waiting periods; contingent business interruption; ensuing loss; soft costs; extra expense; expediting expense; sue and labor; and, in the energy practice, capacity payments; bonus payments; overhead; and replacement power.

Chartwell attorneys are experienced in managing expectations including: catastrophic loss site control; ensuring proper protocols for interaction among consulting experts, governmental agencies and investigators; preserving evidence; and exchanging information. Our attention to these details ensures the fair and timely assessment of all available information and, ultimately, the proper application of policy provisions in accordance with the relevant legal standards.

Chartwell's Large Loss/CAT Team Service

Chartwell's Large Loss/CAT Team approach ensures our clients that we have the capacity to handle numerous matters efficiently and effectively. Our experience and history with major insurers and their consultants in this market ensures consistency in case handling and reporting. Our experience allows us to assist our clients in formulating plans through which expectations are managed effectively; investigations and coverage evaluations are conducted promptly and efficiently; and the claim assessment is finalized in accordance with applicable laws and our client's needs.

Please visit our website at www.chartwelllaw.com/Practice_Areas/PropertyInsurance-Subrogation.shtml or contact our Large Loss/CAT Team Leaders:

Chartwell's Large Loss/CAT Team Leaders:

Christopher L. Troy, Esquire

Chair, Property & Subrogation
BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
ctroy@chartwelllaw.com
Direct: 215-972-5465
Mobile: 610-639-6547

Nicholas A. Pasciullo, Esquire

Director, Complex Property & Energy
Federal Court E-Discovery Special Master
Federal Court Mediator
BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
npasciullo@chartwelllaw.com
Direct & Mobile: 412-551-4970

Property and Subrogation Insurance Practice Group

Geoffrey Veith, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
gveith@chartwelllaw.com
Direct: 215-972-5415
Mobile: 610-639-6017

William G. Zieden-Weber, Esquire

Director, Complex Property & Energy
One Battery Park Plaza, 35th Floor
New York, NY 10004
wzieden-weber@chartwelllaw.com
Main: 212-968-2300
Mobile: 917-224-8830

Matthew L. Gonzalez, Esquire

One Battery Park Plaza, 35th Floor
New York, NY 10004
mgonzalez@chartwelllaw.com
Main: 212-968-2300
Mobile: 914-522-6200

Jonathan R. MacBride, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
jmacbride@chartwelllaw.com
Direct: 215-972-5420
Mobile: 215-266-9069

Danielle Sullivan Kaminski, Esquire

Property and Subrogation
Ocean & Inland Marine
One Battery Park Plaza, 35th Floor
New York, NY 10004
dkaminski@chartwelllaw.com
Main: 212-968-2300
Mobile: 917-952-9158

Christopher J. Carlson, Esquire

302 Harper Drive, Suite 205
Moorestown, NJ 08057
ccarlson@chartwelllaw.com
Direct: 856-437-6633
Mobile: 856-979-4670

Industrial

Our attorneys have been retained to provide legal services and assist clients with claims involving large industrial losses. Examples include:

- Melt Tank
- Building Construction
- Blast Furnaces
- Transformers and other electrical equipment
- Chemical Plant
- Manufacturing Facility
- Tin Line
- Refinery
- Tunnel Collapse

Telecommunications

Our attorneys have and continue to handle CAT and major losses to television, video production, telephone, cellular telephone, and other computer related equipment. Examples include:

- Television production and transmission
- Radio production and transmission
- Cellular equipment

Commercial, Municipal and Attraction Property

- Hotels and Resorts, Caribbean, Gulf Coast
- Nursing Homes, MidAtlantic
- Office, Residential, Commercial towers and retail complex, Midwest
- Automobile Dealership, Gulf Coast
- School District, Gulf Coast
- Condominiums, Midwest
- Apartments, Offices, MidAtlantic
- Research Laboratories, MidAtlantic
- Religious Structures, MidAtlantic

Domestic

- Petro-Chemical, Texas, Earthquake
- Large Resort Properties, Florida, Hurricane
- Large Resort Properties, Mississippi, Hurricane
- Shipyards, Louisiana, Hurricane
- Large Commercial Retail, Various, Blackout
- Automotive Supply Manufacturers, Midwest, Blackout
- Restaurant Chains, Midwest-East, Blackout
- Casino Properties, Various, Hurricane
- Large Condominiums, Florida, Hurricane

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REPRESENTATIVE CLIENTS

- Allied World Assurance Corp (US and Bermuda)
- FM Global
- Lexington (US and London)
- Liberty Mutual
- Liberty International Underwriters
- St. Paul/Travelers
- XL American
- Travelers (US and London)
- Swiss Re/IRI
- Chartis (Global Marine and Energy, NYC; Domestic Claims, Jersey City)
- Cincinnati Insurance Company
- Argonaut
- Amica Insurance Company
- Granite State Insurance Company
- AXIS
- Chubb Insurance Group
- Tokio Marine
- ACE Westchester
- Zurich (Domestic and London)
- Munich Re
- Ironshore
- Beazley Group
- Kiln Underwriting
- Miller Energy
- CNA
- Starr Technical Services
- Starr Aviation Agency
- AEGIS
- Ascot
- Hartford Steam Boiler Inspection and Insurance Company
- Philadelphia Insurance Company
- Penn Millers Ins. Co.
- Talbot Underwriting Ltd.
- Scor Reinsurance Company
- CV Starr
- Great American Insurance Company
- One Beacon Insurance Company
- EIM
- Hartford
- Commonwealth Ins.

Caroline Nitsche Carlson, Esquire

9100 South Dadeland Boulevard
Suite 1009
Miami, Florida 33156
ccarlson@chartwelllaw.com
Direct: 305-670-0095
Mobile: 305-342-3741

Ron L. Woodman, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
rwoodman@chartwelllaw.com
Direct: 610-972-5467
Mobile: 267-441-9080

William H. Grae, Esquire

One Battery Park Plaza, 35th Floor
New York, NY 10004
wgraw@chartwelllaw.com
Main: 212-968-2300
Mobile: 917-453-0134

John M. Wutz, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
jwutz@chartwellllaw.com
Direct: 215-972-5414
Mobile: 215-514-4935

Maximilian J. Muller, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
mmuller@chartwelllaw.com
Direct: 215-972-5450
Mobile: 267-736-8002

Christopher W. Poverman

2200 Eastern Avenue
Baltimore, MD 21231
Main: 410-342-5800
300 Delaware Avenue
Wilmington, DE 19801
Main: 302-425-0100
Cell: 443-271-5093

Michael J. Alivernini, Esquire

BNY Mellon Center
1735 Market Street, 29th Floor
Philadelphia, PA 19103
malivernini@chartwelllaw.com
Direct: 215-972-5421
Mobile: 302-530-2106

Jerome A. Pivnik, Esquire

9100 South Dadeland Boulevard
Suite 1009
Miami, Florida 33156
jpivnik@chartwelllaw.com
Direct: 305-670-0095
Mobile: 305-542-3772

Megan E. Shutte, Esquire

Valley Forge Corporate Center
970 Rittenhouse Road, Suite 300
Eagleville, PA 19403 USA
mshutte@chartwellllaw.com
Direct: 610-666-2076
Mobile: 610-299-9419

Lindsey C. Owen, Esquire

One Battery Park Plaza, 35th Floor
New York, NY 10004
lowen@chartwellllaw.com
Main: 212-968-2300
Mobile: 707-344-1495

Jack Gross, Esquire

One Battery Park Plaza, 35th Floor
New York, NY 10004
jgross@chartwellllaw.com
Main: 212-968-2300
Mobile: 917-327-5230

International Large Loss/CAT cases

International

- University campus', Mexico, Earthquake
- University campus', Chile, Earthquake
- Power Generation, Chile, Earthquake
- Power Generation, Columbia, Flood
- Power Generation, Peru, Earthquake
- Power Generation, Germany, Storms
- Garment Manufacturing, Honduras, Hurricane
- Large Commercial Manufacturer, France, Flood
- Power Generation, Caribbean, Hurricane
- Mining, Australia, Flood
- Mining, Brazil, Flood

Contact:

William G. Zieden-Weber, Esquire
Director, Complex Property & Energy
One Battery Park Plaza, 35th Floor
New York, NY 10004
wzieden-weber@chartwellllaw.com
Main: 212-968-2300
Mobile: 917-224-8830