

## We Understand Insurance

As attorneys to the insurance industry, we understand insurance. Much of our practice and advice to clients centers upon the intersection between their company's operations, the regulatory framework in which they operate, and the legal matters and challenges they face.

We represent insurance carriers, brokers, managed care entities and health care plans, and other industry participants in their dealings with the government, customers, contractors, and other carriers. Our representation of clients is backed by decades of insurance industry, business, litigation, regulatory, and government law experience, which provides us with a solid understanding of the regulated world of insurance from all vantage points.

### Our Representation

We regularly advise carriers on matters including insurance coverage, subrogation, drafting contract forms, and litigating on behalf of insurers and self-insurance risk retention groups. In addition, we help our business clients manage their relationships with those insurance carriers whom we don't represent by providing advice, an insider's perspective, and representation on coverage issues, contract matters, and litigation.

When issues are contested, our goal is to produce results with speed and cost control through dispute resolution mechanisms. With a team of veteran regulatory and trial attorneys, if a dispute does not settle we are experienced in litigating insurance issues before administrative agencies and in state and federal courts.

### We Offer a Full Range of Services for Insurance Industry Clients

We routinely advise and represent clients on matters such as:

- Declaratory relief actions and defense of insurers in coverage and bad faith litigation
- Public policy litigation over statutory and regulatory issues in federal and state administrative agencies and courts
- Legislative affairs and lobbying services for legislation and administrative rules-making that affects the insurance industry
- Insurance defense representation for casualty and liability litigation, including professional liability defense, product liability, and construction defect cases
- First- and third-party insurance, reinsurance contracts, and subrogation claims
- Specialized contracts such as directors and officers and professional liability policies
- Legal advice and services on coverage issues of all types
- Solvency issues, audits, and retrospective claims reconciliations
- Bad faith claims
- Examinations under oath

While we usually represent companies, organizations, and other legal entities, we do, in somewhat rare instances, represent individuals having significant claims and unique circumstances.

## Assisting Clients in Coverage and Subrogation Matters

### Insurance Coverage

As insurance coverage lawyers, we are often retained to provide advice and counsel concerning insurance coverage matters in a variety of contexts, including claims concerning:

- Comprehensive General Liability (CGL)
- Director and Office Liability
- Business Interruption
- Health Coverage
- Product Liability
- Environmental Liability
- Employment Practices

For insurance companies facing potential exposure, we engage in a careful review of the policy and the facts in question, so that we can provide advice as to whether we believe that coverage under the policy exists. If we don't believe that coverage exists, we provide our conclusions, which can help a company avoid allegations of bad faith when a determination is made not to pay a claim.

Conversely, we also offer advice and counsel when an insured believes that coverage under a policy exists, but the insurance company is refusing to make payment.

### Subrogation Matters

Our subrogation practice is focused on maximizing the recovery for insurance clients in cases that often involve complex and substantial claims. These subrogation claims frequently involve matters such as uncertainty in the law, as well as solvency and other claims.

We are well-versed in the tactics often used by defense counsel in seeking to defend and defeat subrogation claims, and are adept at developing strategies to position our clients for the best opportunity of a successful outcome. We have also successfully prosecuted claims for coverage on behalf of insureds, making new law on the scope of coverage.

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