

# DECOTIIS, FITZPATRICK & COLE, LLP

## INSURANCE

THE LEGAL ENVIRONMENT SURROUNDING THE INSURANCE INDUSTRY IS UNIQUE IN THAT THE INDUSTRY IS BOTH HEAVILY REGULATED, INVOKING ADMINISTRATIVE LAW ISSUES, AND CONSTANTLY SUBJECT TO CONTRACTUAL INTERPRETATION AND ENFORCEMENT, WHICH FREQUENTLY INVOKES LITIGATION..

DeCotiis can help clients with both.

The New Jersey Department of Banking and Insurance and the Insurance Commission oversee a complex administrative scheme that includes licensing, enforcement, solvency requirements and regulation of carriers, individuals and other parties. The attorneys of DeCotiis are well-versed in the nuances and operation of these bodies, as well as having longstanding relationships with many of the key players. We are experts in the "how" of insurance law as well as the "what".

We also have an impressive track record in helping clients manage disputes. We are expert at negotiating settlements, but we can also effectively try a case in court, or arbitration, if necessary. Whether it involves bad faith allegations, industry transactions, coverage litigation, policy interpretation or numerous other aspects of the insurance industry, DeCotiis attorneys have the combination of skills and experience needed to consistently deliver the highest quality legal counsel our clients have come to rely on.

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