



Lowenstein Sandler's Insurance Recovery Podcast: Don't Take No For An Answer

Episode 80:
Favorite Topics of 2023

By [Lynda Bennett](#)
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Kevin Iredell: Welcome to the Lowenstein Sandler podcast series. I'm Kevin Iredell, Chief Marketing Officer at Lowenstein Sandler. Before we begin, please take a moment to subscribe to our podcast series at lowenstein.com/podcasts. Or find us on Amazon Music, Apple Podcasts, Audible, iHeartRadio, Spotify, Soundcloud or YouTube. Now let's take a listen.

Lynda Bennett: Welcome to Don't Take No For An Answer. I'm your host, Lynda Bennett, Chair of the Insurance Recovery Practice here at Lowenstein Sandler. As the year draws to a close, we wanted to take a moment to thank all of our loyal listeners who have been willing to geek out with us about insurance issues in 15-to-20-minute bite-sized episodes.

In our third year of podcasting, we added many more informative and timely episodes that touched on a wide array of insurance topics. We were also grateful to have the insights, thought leadership and market trend analysis of many of our invited guests. Of course, we also stayed true to our core guiding principles that have helped us serve our policy holder clients so well by sharing practical tips about how to navigate the complicated web that is the world of insurance coverage.

We talked this year a lot about choice of law, understanding your coverage before you've got a claim presented, the importance of your insurance broker relationship, and of course, not taking no for an answer when an insurance company wrongly denies your claim for coverage.

This year, as we took a look back at our most popular episodes, we learned that our listeners really truly enjoy our nuts-and-bolts episodes. For example, one of our most listened to episodes was "[Finding the Right Fit](#)," where we addressed the difference between the duty to defend and the duty to reimburse. As I mentioned a moment ago, the importance of that broker relationship was reflected when we saw that our episode on "[A Day in the Life Of An Insurance Broker When the Building Is On Fire](#)," was also one of our most listened to episodes. There, we talked about what you do when you're a hard-to-place risk and brokers that can come swoop in and help you in that moment of need.

A couple of our other more popular episodes were "[Wearing Multiple Hats: Making Sure You Are Covered in All Capacities](#)." Again, in that episode, we talked about a number of different claim scenarios that we've seen where the capacity exclusion has been raised by carriers.

Lynda Bennett:

Another fan favorite, "[Avoiding the Bait and Switch: When Excess Insurers Don't Follow Primary Insurers' Acceptance of Coverage](#)." This is a really important episode to listen to so that you can understand how to seamlessly access the full tower of coverage that you put in place.

Finally, we also had a high listenership to "[Know Who is Saying No: The Critical Players in the Insurance Process](#)." But as we also look back, our listeners reflected that it is important for us to continue sharing episodes that address leading edge coverage issues. So a couple of other of our more popular episodes were "[Call Me, Maybe?](#)" where we addressed the stealth disappearance of social engineering and fraudulent instruction coverage. So everybody knows that privacy and conducting business in cyberspace remains very challenging and so we talked there about some important changes to policy wording for social engineering and fraudulent instruction coverage.

We also saw that our episode addressing [what's new in the rep and warranty market](#), where we gave a sneak peek of our survey results that we put out earlier this year about the claims activity in rep and warranty space also had a high degree of listenership.

So as this year comes to a close and we reflect back on the year in insurance, D&O, cyber and reps and warranty claims continue to lead the pack. But this year also revealed a much more entrenched coverage position being taken by insurers across many different coverage lines as we saw the broader economy place a premium on cash, and insurers seem to be incentivized to earn interest on their money, rather than pragmatically resolving claims. This is a trend we will surely continue to watch as we head into early 2024.

We will also keep delivering quality programming with our stellar invited guests and knowledgeable practitioners. As always, we welcome your feedback on our podcast and are always receptive to new episode ideas. So please don't be shy in reaching out or dropping us a line.

Finally, on behalf of the entire Lowenstein Sandler Insurance Recovery Group and the Don't Take No For An Answer production team, I'd like to wish you and your families a joyous holiday season and good health and prosperity in the new year. Thank you for listening, and we'll be back in touch in early 2024.

Kevin Iredell:

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