

Micah Skidmore in Business Insurance: 'COVID-19 Cover Pendulum to Swing'

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PRACTICES Insurance Recovery

Haynes Boone Partner [Micah Skidmore](#) talked with *Business Insurance* about whether the COVID-19-era winning streak will end for insurers in cases concerning policyholders' business interruption policy provisions.

Below is an excerpt:

Eventually, more courts will rule in favor of policyholders, say both insurer and policyholder attorneys, although many are reluctant to hazard estimates as to which side will win the most cases.

A major factor in future rulings will likely be state law precedents, which vary significantly, observers say, while noting court proceedings are generally still in their very early stages. A ruling in the United Kingdom largely in favor of policyholders may also be influential in the United States.

Policyholder attorney Micah E. Skidmore, a partner with Haynes Boone in Dallas, said, "If you look at the decisions coming down, and adjust your pleadings accordingly, you would expect the policyholder-to-carrier ratios of cases that are going to get decided will even out, and perhaps even eclipse the carriers."

Experts cite states including Florida, Illinois, New Jersey and Pennsylvania as among those whose laws are considered to be more policyholder friendly, while Michigan and New York are considered more pro-insurer.

To read the full article, click [here](#).