

Haynes Boone Secures Favorable Ruling in Multistate Coverage Dispute

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A team of Haynes Boone insurance recovery litigators secured a key victory for policyholder client Almatris Inc., successfully defeating an insurer's motion for judgment on the pleadings in an insurance coverage dispute involving statute-of-limitations and choice-of-law issues.

Following oral argument in the U.S. District Court for the Eastern District of Arkansas, the court denied American Guarantee and Liability Insurance Company's motion seeking dismissal of Almatris' claims as untimely based on the policy's suit limitations clause. The ruling allows Almatris to continue pursuing insurance recovery claims for property damage and business income loss caused by record-breaking freezing temperatures experienced at the company's alumina plant in Louisiana.

The insurer argued that Almatris' claims were barred by a two-year contractual suit limitations provision tied to Louisiana law. The court agreed with Haynes Boone Partner [Carrie DiCanio](#) and Associate [Allison Regan](#) that Arkansas law governed the limitations issue and that dismissal was not warranted.

The dispute centered on legal questions frequently litigated in complex insurance coverage cases, including the enforceability of policy suit-limitation provisions, the application of competing state laws and the timing of claim accrual for statute-of-limitations purposes.

The court's decision is particularly noteworthy because it addressed issues that often arise in multistate insurance disputes, where insurers and policyholders may disagree over which state's law governs and whether contractual suit limitations provisions can restrict a policyholder's ability to pursue its claims.

"The ruling addresses important statute-of-limitations issues that frequently arise in insurance coverage disputes," DiCanio said. "Most importantly, it preserves our client's ability to pursue its claims and obtain a decision on the merits."

DiCanio led the Haynes Boone team representing Almatris, with Regan assisting on the matter alongside Associate [Connor Madden](#).

Haynes Boone's [Insurance Recovery Practice](#) represents policyholders in complex insurance coverage disputes. The team has secured precedent-setting decisions and significant recoveries for clients across a wide range of industries, combining tenacious litigation with strategic, business-focused solutions. From policy procurement through claims resolution, the practice helps clients maximize insurance recoveries through litigation, arbitration and mediation.