

Insurance Recovery - Year In Review 2024

February 3, 2025 Micah Skidmore

PRACTICES Insurance Recovery, Litigation, Crisis Management

This resource serves as both a comprehensive update on recent insurance law developments and a valuable reference for understanding evolving coverage issues across multiple lines of coverage. The 2024 year in review article provides in-depth analysis of landmark cases addressing commercial property, directors and officers (D&O), general liability and cyber insurance policies.

Notable highlights include:

- The mechanics of appraisal and clarification of "ensuing loss" provisions in commercial property policies
- Evolution of D&O coverage for non-recourse judgments and a new approach to analyzing the "bump up" exclusion
- Important developments in coverage for contractual liability, "bodily injury" and vertical exhaustion of general liability insurance and
- A rare policyholder victory in COVID-19 business interruption coverage.

The article examines these developments through detailed case analysis, offering practical insights for insurance professionals, risk managers and legal practitioners. Each section provides thorough discussion of the reasoning behind key decisions and their implications for future coverage disputes. The review concludes with analysis of developments on a range of subjects, including priority of coverage disputes and the impact of external documents on policy interpretation.

[Read the Insurance Recovery - Year In Review 2024 here.](#)