



# Kimberly Winter: How to Maximize Coverage when Your Insurer is Declared Insolvent

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Kimberly Winter (Insurance - Kansas City) has published "How to Maximize Coverage when Your Insurer is Declared Insolvent," an article on insurance insolvency in the most recent edition of *The John Liner Review*, the quarterly review of advanced risk management strategies. The article includes a brief background of why insurers become insolvent, and a detailed list of what steps a claimant should take if its insurer becomes insolvent.

"Although the number of insurance companies declared insolvent has been declining since 2000, it is very likely that more insolvencies are on the horizon," writes Ms. Winter. "With the present financial difficulties facing many companies (caused in part by their recent lowering of premiums and broadening of coverage terms in order to stay competitive), coupled with heightened scrutiny from regulators, it seems impossible for this declining trend to continue."

Ms. Winter has worked primarily in the areas of insurance recovery and insolvency and employment law. A significant portion of Ms. Winter's current practice involves complex insurance coverage disputes. This practice includes analyzing policy terms, conducting insurance archeology, and negotiating with solvent and insolvent insurance carriers on behalf of policyholders facing long-tail environmental and products liability claims. She has lectured to various professional groups on both insurance and employment law topics.

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