Mind the Gap: What In-House Counsel Need to Know About Insurance Coverage and Risk

June 18, 2026
In-House Connect

Description:

Having insurance is not the same as having coverage. The two often diverge and most companies dont find out which one they have until a claim is filed and something is denied.

Insurance is often treated as the risk managers or brokers domain. But in-house counsel play a critical role long before a claim arises: identifying legal exposures the broker may not see, spotting coverage gaps during the renewal cycle, and making sure underwriting applications, exclusions, and post-loss obligations dont quietly erode the protection the business is paying for. With hurricane season approaching and business interruption risk rising, the cost of getting this wrong has gone up.

Join us as Shareholders **Nicole Josephy** and **John Koch** walk through how in-house counsel can identify exposures, evaluate coverage, and preserve claims before a loss occurs with practical guidance on where legal, operational, and insurance risks intersect, and how to work effectively with risk managers, brokers, and outside counsel to strengthen coverage decisions. The session will be moderated by **Meghan Moore**, Shareholder and Practice Group Lead of the Insurance Counseling & Recovery Practice Group at Flaster Greenberg.

What Youll Learn:

- How to identify and eliminate insurance coverage gaps in your companys current program, including the common exclusions and limitations that quietly leave companies exposed
- How to review underwriting applications, renewals, and program structure from a legal and risk perspective and what to push back on before a policy is bound
- How to prepare for business interruption events, including hurricanes and other natural disasters, and how to document losses to preserve coverage before a claim is ever filed
- The practical steps to take when filing a claim, including post-loss policy conditions, documentation obligations, and how to communicate effectively with carriers to preserve rights
- How to respond when claims are asserted against your company, and what legal options exist for resolving coverage disputes including appraisal provisions, litigation, and bad faith claims

Speakers:

Nicole A. Josephy, Shareholder, Flaster Greenberg PC

John G. Koch, Shareholder and Environmental & Energy Practice Group Lead, Flaster Greenberg PC

Meghan C. Moore, Shareholder and Insurance Counseling and Recovery Practice Group Lead

Date & Time:

Thursday, June 18th | 12:00 1:30 p.m.

Location:

Virtual (via Zoom/Teams)

Registration:

For more information or to register, click here.

ATTORNEYS MENTIONED

Nicole Josephy

John Koch

Meghan Moore