



## Member Spotlight: Seth Lamden

### *Name/Firm Affiliation*

Seth Lamden; Blank Rome LLP

### *Policyholder/insurer/both*

Policyholder

### *Role with ICLC/years of involvement, and why you participate?*

I've held various roles since I became an ICLC member in 2006, and I am currently the ICLC's Chair-Elect. I participate in the ICLC because it continues to help me grow as a coverage attorney. I learn a lot about substantive insurance law through the ICLC's live CLE programs and publications, and I learn a lot about the effective practice of insurance law by interacting with ICLC attorneys who represent and work for insurers. As an attorney who only represents policyholders, it can be beneficial in resolving disputed insurance claims to understand the perspectives of insurers and their attorneys, and the ICLC presents an excellent opportunity to gain that understanding and to share information in a non-adversarial setting. But the most important reasons why I continue to participate in the ICLC are the friendships and connections I've made with other ICLC members and TIPS members over the years.

### *How/why did you first become interested in insurance practice?*

I started off as an environmental attorney, and as a first-year associate, I was assigned to a case in which a manufacturer was seeking coverage for historic pollution liability stemming from its operations beginning in the 1960s. I was fascinated by the idea that an insurance policy issued in the 1960s could cover multi-million-dollar liabilities nearly 40 years later, and the history buff in me really enjoyed reviewing old policy documentation. I thought that the arguments in favor of coverage for long-tail liabilities were very creative – they changed the way I thought about contract interpretation and insurance coverage in general. My interest in insurance practice was solidified when, as a junior associate, I began working for two experienced coverage attorneys with very diverse policyholder-side practices. Being exposed to a variety of different types of coverage disputes and policies early in my career made me realize that representing policyholders would never be boring.

### *What keeps you interested in insurance practice?*

The variety of underlying subject matter keeps things interesting. Insurance touches nearly every industry, and I love learning about new businesses, insurance products, and areas of the law. The only common theme running through many of my cases





is that insurance is involved, but the underlying loss or claim could involve anything from antitrust litigation to a defective widget to a catastrophe of some sort. I also find representing policyholders to be professionally fulfilling. My clients come to me when they are in bad situations – e.g., lawsuit, property damage, etc. – made worse by their insurer failing to honor its obligations under an insurance policy. It's very satisfying to help clients resolve those situations with insurance assets so they can focus on running their business with minimal disruption or adverse economic impact.

***What is the most interesting insurance-related issue currently on your desk?***

We're just over a year in, and I still think issues surrounding whether commercial property insurance covers business income losses arising from the pandemic are very interesting. I look forward to watching this area of law continue to develop, especially as trial court decisions make their way through the appellate courts.

***How has COVID-19 impacted your clients' business or your practice?***

In many ways, the widespread adoption of technology has made providing legal services and conducting business more efficient. Attorneys aren't always known for embracing new technology, but the legal industry has done an excellent job using technology to transition to remote work, as have many of my clients. Of course, that efficiency comes at the cost of fewer personal interactions. I really miss the in-person aspects of practicing law, but I've been pleasantly surprised by how well certain aspects of the remote practice of law have worked, such as virtual mediations and virtual court appearances.

***When you are not focused on insurance matters, what do you like to do?***

I enjoy travel photography, and I spend a lot of time reading and listening to vinyl records. I also enjoy long-distance cycling and running, and have spent the last four years training and competing as a powerlifter.

***What advice would you offer to young practitioners?***

Don't be afraid to try new practice areas. The first practice area you pick or are assigned to may not be the best fit. Become actively involved with bar associations and professional organizations. It's never too early to begin networking and gaining subject matter expertise. And as you gain subject matter expertise, find ways to showcase it. Writing for your firm's legal blog, publishing articles, and giving presentations are all great ways to create visibility and help develop a brand. Seek out mentors. There's no substitute for guidance and support from a seasoned practitioner. 