

# TRAILBLAZERS

## MIDWEST

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**What was the genesis of the idea/path that has made you a trailblazer?**

As a first-year attorney, I was assigned to a case where a manufacturer was looking to decades-old insurance policies to cover liability for historic operational pollution. I was fascinated with the arguments that policyholder attorneys had developed to get coverage under old policies. Creative arguments like those sparked my interest in practicing insurance law, and my passion for helping policyholders understand and enforce their rights to insurance coverage grew as I came to realize how often policyholders unknowingly forgo coverage after being wrongly told that their claims are not covered.

**What sort of change has resulted from the concept?**

My entire career has focused on helping policyholders avoid and resolve insurance disputes. My matters have led me to power plants, factories, solar fields, and a half-built psychiatric hospital. I have helped resolve insurance disputes arising out of everything from consumer class actions involving leaky sippy cups and combustible refrigerators, to a 54,000-gallon oil spill caused by a careless tree trimmer, to the complete destruction of a state park following the catastrophic breach of a one-billion-gallon hydroelectric reservoir. The common trait shared by most of my clients is that they are in an unforeseen situation that is disrupting their business and made worse by an insurance dispute.

**What bearing will this have on the future?**

As insurance products evolve to address emerging risks, commercial policyholders facing large, complex losses will continue to need legal assistance to extract the most value from their policies. Liability insurers will be required to address claims arising out of “forever chemicals” (PFAS) and microplastics. Climate-related risks will bring transformative change to the property insurance market. In the shorter term, increased frequency and severity of securities claims will continue to drive changes in the directors & officers insurance market.