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**HINSHAW**  
& CULBERTSON

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#### PRACTICE FOCUS

Fritz Huszagh has more than 23 years of experience representing parties in insurance disputes under commercial property and casualty policies, E&O policies, reinsurance agreements and insurance intermediary arrangements. He handles disputes involving litigation and arbitration among insurers and insureds, other insurers, reinsurers, and insurance brokers.

Mr. Huszagh has extensive experience in errors and omissions coverage, including lawyers, doctors, accountants, directors and officers (financial and other public corporations, and not-for-profit organizations), dentists, factors, actuaries, trustees and fiduciaries, architects, real estate and insurance agents. He has also handled insurance coverage matters involving products liability, with experience involving component and finished products including apparel, food, machinery, metal, paper, sanitation equipment, as well as medical, computer and electronic devices.

Mr. Huszagh's experience also includes insurance disputes relating to employment, bankruptcy, liquidation, transportation, restaurants, construction, government, labor arrangements, drugs, asbestos, lead paint, mold (first and third-party), environmental, sexual assault and a host of other unique problems associated with commercial insurance.

Mr. Huszagh has been involved in numerous arbitrations and mediations of insurance and reinsurance disputes, both as counsel and as arbitrator.

His representative cases include:

- Represented liability insurer in Fox River Grove train/bus accident, with successful outcome in Illinois Supreme Court.
- Represented property/casualty insurer in liability policy disputes pertaining to various coverages afforded to former parent, after spin-off of insurer by parent.
- Represented insurer against another insurer in seminal Illinois case establishing duties under additional insured endorsement issued to general contractor.
- Established that a minority partner in a limited partnership was deemed a partner for purposes of exclusion in legal malpractice liability policy.
- Successfully established that negligent hiring is not a professional act and that employer is not covered under E&O policy for negligent hiring of

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#### EMPHASIS

- Architects, Engineers & Design Professionals Liability
- Insurance Agents & Brokers Liability
- Insurance Coverage
- Insurance Litigation
- Insurance Services
- Litigation
- Professional Liability
- Real Estate Agents E&O Liability
- Reinsurance

#### EDUCATION

Illinois Institute of Technology  
Chicago-Kent College of Law J.D.  
1981 with honors

St. Olaf College B.A. 1975

#### BAR ADMISSIONS

1981, Illinois  
1982, Wisconsin

#### COURTS

U.S. District Court, Northern District of Illinois 1981  
U.S. District Court, Southern District of Illinois 1999  
U.S. District Court, Eastern District of Wisconsin 1994  
U.S. Court of Appeals, Seventh Circuit 1996

employee who conducts improper medical examination involving untoward physical contact.



### PROFESSIONAL BACKGROUND

Before entering legal practice, Mr. Huszagh was both an underwriter and claims manager at GATX Underwriters and at Thomas F. Sheehan, Inc., both of which acted as managing general agents in connection with the writing and claims handling for various professionals, including lawyers, architects, directors and officers, fiduciaries, accountants, insurance and real estate agents.



Mr. Huszagh joined Hinshaw & Culbertson LLP in February 1983. He is a member of the Defense Research Institute, Illinois State Bar Association and the American Bar Association. He is a member of the AIDA Reinsurance and Insurance Arbitration Society (ARIAS) and certified by ARIAS U.S. as an insurance and reinsurance arbitrator.

He has been recognized by his peers as a Leading Lawyer in the category of Insurance / Insurance Coverage / Reinsurance Law. In addition, Mr. Huszagh holds the highest rating from Martindale-Hubbell for ethics and legal ability.

In 2004 and 2005, Mr. Huszagh was named as a "Super Lawyer" in the area of Insurance Coverage, by *Illinois Super Lawyers* magazine.

### PUBLICATIONS & PRESENTATIONS

Mr. Huszagh has written a number of articles and educational publications, and has contributed chapters on insurance and reinsurance issues to a number of texts and guides. This includes:

- "Professional Liability Claims-Made Issues" *Commercial and Property Liability Insurance*, Illinois Institute for Continuing Legal Education, 2002
- "Guide to Purchasing Legal Malpractice Insurance," Hinshaw & Culbertson LLP, 1999
- "Insurance Coverage of Product Liability," *Illinois Product Liability Practice*, Illinois Institute for Continuing Legal Education, 1999
- "Reinsurance Issues," *Liability Insurance*, Illinois Institute for Continuing Legal Education, 1996 and updated 1998
- "Professional Liability Insurance Issues" *Liability Insurance*, Illinois Institute for Continuing Legal Education, 1996 and updated 1998
- "Insurance Coverage for Products," *Illinois Product Liability Practice*, Illinois Institute for Continuing Legal Education, 1990
- Chapter on "Professional Liability Insurance & Reinsurance Issues" in *Liability Insurance*, published by the Illinois Institute for Continuing Legal Education - 1989

Mr. Huszagh has also spoken to various groups. These include:

- "Civil Rights/Employment Claims: Insurance Coverage Issues," presented at Illinois Association of Defense Trial Counsel Seminar, Wisconsin, September 1989
- "Excess & Reinsurance Coverage Conflicts, Duty of Good Faith and Other Issues," presented at Defense Research Institute, Insurance Coverage & Practice Seminar, Chicago, May 1988, May 1989, December 1989
- "Commercial Liability Policies, Claims-Made Form," presented at Oregon

Association of Defense Counsel Seminar, Portland, November 1986

- "Lawyers' Professional Liability Policy Analysis," American Bar Association, San Francisco 1984

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