

PRACTICE AREA  
**INSURANCE DEFENSE**

Pender & Coward's insurance defense attorneys represent insurance companies and self-insurance programs in defense of claims for catastrophic personal injury and property damage, as well as for economic damages stemming from premises and products liability. In addition, we frequently analyze policies and render opinions on the insurance coverage and extent of an insurer's responsibilities in personal injury or casualty claims.

Our insurance defense lawyers handle insurance litigation for individuals and businesses against claims of personal injury, wrongful death, and other types of casualty loss, including motor vehicle, truck and bus accidents, traumatic brain injury, premise liability cases, medical malpractice claims, and civil rights violations. We provide litigation advice from the inception of a dispute through trial and appeals and represent clients in state and federal courts throughout Virginia at all levels, as well as in alternative dispute resolution proceedings, including arbitration and mediation.

We strive to provide clients with cost-effective, thorough and vigorous representation. We recognize that costs of litigation can quickly overwhelm our clients, so we offer a reasonable hourly rate and pride ourselves on providing our clients prompt information-gathering and an early, comprehensive case evaluation, including a litigation budget. We report regularly to our clients on case developments, including settlement value, potential exposure and the likelihood of success at trial from the first meeting all the way through settlement or trial.

**REPRESENTATIVE CASES**

- Successful defense of bus driver and transportation company in a wrongful death claim in which plaintiff claimed approximately \$5 million in damages.
- Successful defense of school districts in defense of claims including sexual harassment, civil rights, and employment discrimination.

## Practicing Attorneys

Jeffrey A. Hunn

Shareholder

(757) 490-6298

[jhunn@pendercoward.com](mailto:jhunn@pendercoward.com)

Jeff W. Rosen

Shareholder

(757) 490-6253

[jrosen@pendercoward.com](mailto:jrosen@pendercoward.com)

Robert L. Samuel, Jr.

Shareholder

(757) 502-7338

[rsamuel@pendercoward.com](mailto:rsamuel@pendercoward.com)

Daniel M. Schieble

Of Counsel

(757) 490-6262

[dschiebl@pendercoward.com](mailto:dschiebl@pendercoward.com)

Kerry K. Stolz

Shareholder

(757) 490-6277

[kstolz@pendercoward.com](mailto:kstolz@pendercoward.com)

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### VIRGINIA BEACH

222 Central Park Ave. Suite 400  
Virginia Beach, VA 23462

### CHESAPEAKE

709 Greenbrier Parkway  
Chesapeake, VA 23320

### SUFFOLK

117 Market Street  
Suffolk, VA 23434