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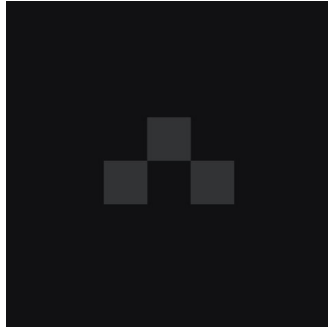
Second Circuit Affirms Sandy-Related Negligence Claim Against Broker

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We recently passed the five-year anniversary of Hurricane Sandy, one of the most devastating storms ever to make landfall in the New York coastal area. The hurricane and the powerful storm surge caused damage and destruction in the region through flood, wind and related fires. It is now estimated that the storm caused approximately \$19 billion in property damage in New York City alone. Private insurance claims for auto, home and business losses related to Hurricane Sandy have exceeded \$18 billion and about half of those payouts went to New York state policyholders. Even now, over five years later, the courts are still working through property damage and insurance disputes arising out of the devastating storm. In December, the Court of Appeals for the Second Circuit reviewed the latest round of a three-party dispute between the insured, the insurer and the broker over the insurance policy limits applicable to a Hurricane Sandy related flood claim in *Cammeby's Management Company v. Alliant Insurance Services*. In this article, partner Howard Epstein and special counsel Theodore Keyes discuss the case and its future implications.

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