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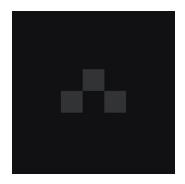
Representations and Warranties Insurance: A Real World Claims Discussion

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Over the past two decades, more and more deal practitioners have begun to routinely use Representations and Warranties ("R&W") insurance to help clients mitigate risks associated with the purchase and sale of both private and public companies. When R&W insurance products were first introduced into the marketplace and as the use of these policies initially started to increase, many noted that the real staying power of the products would be impacted by actual claims experience. Fast forward to today and that claims information is now available and product use continues to increase. In this article, partner Howard Epstein and special counsel Theodore Keyes describe some of those real-world R&W insurance claims.

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