



PARTNER ROSS WILLIAMS QUOTED ON LAW360 REGARDING DEVELOPMENTS IN BUSINESS INTERRUPTION LITIGATION

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Bell Nunnally's Ross A. Williams is quoted in the *Law360* article "Policyholders Undeterred By Insurers' First Ga. COVID-19 Win." The piece explores the implications of a recent court victory by an insurer in Georgia denying a pandemic-related business loss claim brought by a small business and offers commentary suggesting that, despite this decision, the broader coverage issue is still largely unresolved – in Georgia and beyond.

Regarding the issue of insurers denying claims based on lack of "physical loss," Williams commented, "There is some hope for these arguments. I think that this is actually a really close question. I don't think that there's a lot of law that directly addresses what's supposed to happen in a pandemic."

Williams added that pre-pandemic rulings that have held a coverable loss did not have to include a material or structural change. He also mentioned that there could be parallels between coronavirus-related cases and rulings, such as a recent one from a federal court in Louisiana. This case determined a change in perception of the quality of coffee beans stored at a warehouse during Hurricane Katrina was enough to trigger coverage, even absent physical changes to the beans.

"I think we're probably at the end of the first wave of this litigation cycle and your second wave of litigants are sitting back and saying, 'What's working here and what's not working?'"

To read the full article, please click [here](#).

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