



Ronald L. Kammer

Partner

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Ronald Kammer has represented insurers throughout the United States for more than 40 years and is involved in many significant coverage matters, including trials and appeals. His experience spans cases involving bad faith, employer's liability, first-party, excess and umbrella, commercial auto, garagekeepers, and commercial general liability coverage, including claims for construction defect, pollution, and advertising injury offenses such as copyright, trademark, and patent infringement claims, as well as matters under claims-made policies on such issues as what constitutes a claim, related and multiple claims, and the prior knowledge exclusion.

Ron has over 175 reported decisions involving insurance coverage and bad faith matters. He has argued cases before the Florida Supreme Court, First and Eleventh Circuit Courts of Appeals, and Florida Court of Appeals. He has served as an expert witness on many occasions, and lead counsel for insurance clients in several MDL and class action matters.

Ron previously served as the co-leader of Hinshaw's global Insurance Services Practice Group. He is also the former Co-Partner-in-Charge of the firm's Miami office, and a past Business Development Partner and Regional Director for the firm.

"For one reason or another, Ronald Kammer inspires confidence." [Read this Daily Business Review profile of Ron titled "Ronald Kammer Traces the Evolution of Florida Insurance Litigation."](#)

Professional Affiliations

- American College of Coverage Counsel (ACCC), Fellow
- American Bar Association
 - Insurance Coverage Litigation Committee, Past National Co-Chair
 - Annual Meeting, Past Co-Chair
 - Trial Evidence Committee, Past National Co-Chair

Honors & Awards

- Selected by his peers for inclusion in *The Best Lawyers in America*® for Commercial Litigation, 2006 – 2024; Insurance Law, 2006 – 2024; Legal Malpractice Law – Defendants, 2006 – 2024

Practices

Commercial Litigation
Professional Liability

Industries

Insurance & Reinsurance
Insurance Coverage
Insurer Litigation — Bad Faith/
Extra-Contractual

Education

J.D., University of Miami School of Law, 1980

- Member, Moot Court Board
- Order of Barristers

B.A., *cum laude*, Macalester College, 1977

Admissions

Florida

U.S. Court of Appeals for the First Circuit

U.S. Court of Appeals for the Fifth Circuit

U.S. Court of Appeals for the Seventh Circuit

U.S. Court of Appeals for the Eleventh Circuit

U.S. District Court for the Middle, Northern, and Southern Districts of Florida

U.S. District Court for the Northern District of Illinois



- Recognized by *Best Lawyers*® as the Legal Malpractice Law – Defendants "Lawyer of the Year" in Miami, 2022 and 2024
- Recognized by *Chambers USA: America's Leading Lawyers for Business*
 - Insurance: Dispute Resolution – Florida, (Band 4) 2021, (Band 3) 2022, (Band 2) 2023
- Winner, Lifetime Achievement category in the *Daily Business Review* Florida Legal Awards, 2023
- Selected for inclusion in Lexology's International "Who's Who Legal" guide
 - Recommended in "Insurance & Reinsurance," 2011 – Present
- Recognized on the Super Lawyers list by *Florida Super Lawyers* magazine, 2008 – 2023
- Recognized by *Best Lawyers*® as the Insurance Law "Lawyer of the Year" in Miami, 2020
- Named to *South Florida Business Journal's* Power Leaders in Law list, 2014 – 2017
- Holds the AV® Peer Review Rating from Martindale-Hubbell, its highest rating for ethics and legal ability

Presentations

- Panelist, "When Disaster Strikes: Coverage Implications of the Florida Condo Collapse," 2022 Insurance Coverage Litigation Committee CLE Seminar, The American Bar Association, Tucson, Arizona, March 3, 2022
- Panelist, "Litigating Complex Construction Defect Cases During COVID-19," West Coast Casualty Construction Defect Seminar, Las Vegas, Nevada, October 8, 2021
- "Clear as Mud: Breaking Down the Complexities of What Constitutes Property Damage in Construction Cases," ABA's Insurance Coverage Litigation Committee CLE Seminar, Virtual Event, March 18, 2021

Ron's additional presentations and roles at conferences and seminars include:

- "Are Two Policies Better Than One," ACCEC Annual Meeting, 2018
- "Insurance Coverage for Construction Defects Claims in Florida," The Seminar Group 2017
- "Critical Coverage Issues for Construction Defect Suits," National Construction Conference 2017
- "The Impact of Climate Change and Insurance," Hinshaw & Culbertson LLP Climate Change Conference, 2017, 2018
- "Insurance for Defective Construction in Florida" West Coast Casualty Conference, 2013, 2014, 2015
- "Top East Region Appellate Decisions," Third, Fourth, and Fifth Annual MCC Consultants East Coast Construction Defect and Insurance Coverage Conference
- "Questions that Arise in Professional Liability Insurance Policies – the Who, What, How Many and How Much"
- "Emerging Bad Faith Issues"
- "Ethics Update for Florida Lawyers"
- "Issues Confronting Women in Law firms"
- "What Everyone Wants to Know About Mediations," Annual Meeting for the Miami-Dade County Bench & Bar, 2014
- Chair, HarrisMartin Chinese Drywall Litigation Conference, 2010

Publications

Ron has written a number of professional journal articles relating to insurance coverage issues. Among them are:

- "[Will the Elimination of the One-Way Fee Shifting Statute Decrease First-Party Insurance Litigation in Fla.?](#)," *Daily Business Review*, January 5, 2023
- "The First Results Are In – Courts Are Finding No Coverage for Business Interruption," *Insurance Coverage Law Center*, August 26, 2020
- "Does Insurance Cover Business Losses Resulting from COVID-19," *Daily Business Review*, March 31, 2020
- "How Driverless Cars Will Impact the Insurance Industry," *Daily Business Review*, May 19, 2017



- "Fifty-State Survey: Daubert v. Frye—Admissibility of Expert Testimony," *American Bar Association*, January 2017
- "Did the Court in *Curran* Tip the Scales in Favor of Policyholders or Just Insure that Consumers Obtain the Protection they Paid For" *Daily Business Review*, March 2014
- "Economic loss doctrine returned to its roots," *Insurance Day*, April 4, 2013