



Matthew D. Chamoff

Senior Counsel
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Matthew Chamoff represents insurance carriers in first-party coverage disputes, pro-active declaratory actions, and commercial general liability, excess, and umbrella coverage disputes. He is an accomplished litigator with extensive experience in complex coverage litigation and insurance-related litigation, specifically representing carriers against insureds who committed fraud or misrepresentations in a claim.

Before joining Hinshaw, Matthew served as senior managing attorney of the coverage team at a mid-size law firm. Prior to that, he spent nine years serving as in-house counsel for a Fortune 500 insurance company.

Professional Affiliations

- The Florida Bar

Representative Matters

- Obtained multiple summary judgments in favor of insurance carriers on the basis that the insured committed a material misrepresentation, and as such, no coverage is to be afforded.
- Attained multiple summary judgments in favor of insurance carriers on issues that: 1) a non-captive agent is an independent agent, and therefore a carrier is not bound by their actions; 2) an insurance carrier is not bound by the actions of an agent when their conduct is outside the scope of authority provided by the carrier; and 3) an insured is bound by their signature on the application for insurance and all the information contained therein.
- Obtained summary judgment in favor of a carrier in a first-party lawsuit seeking uninsured motorist coverage.
- Secured a complete defense verdict in a personal injury protection case on behalf of an insurance carrier on the basis that the insured committed material misrepresentation on the application of insurance.
- Successfully persuaded several prominent plaintiff attorneys to dismiss a first-party claim due to insufficient coverage under the policy.

Practices

Commercial Litigation
Complex Tort & General
Casualty

Industries

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

Education

J.D., University of Miami School
of Law, 2011

M.B.A., University of Miami
School of Business, 2011

B.A./B.S., English/Public
Relations, University of Florida,
2007

Admissions

Florida



Personal

Matthew stays quite busy with his wife and two young children. When not working you can find him either at the golf course, the beach, or watching any sporting event that involves his favorite New York teams.