

## Gavrilides Management Co. LLC et. al. v. Michigan Ins. Co.

Year: 2021

Court: Thirtieth Judicial Circuit Court of Michigan, Ingham County

Case Number: 354418

In its brief, UP argues four points relating to whether COVID-19 constitute physical loss or damage and whether the findings of previous courts preclude policyholders from being compensated for business interruptions.

- I. This case is not the proper vehicle for ruling on an issue that will affect thousands of Michigan businesses
- II. From the inception of the COVID-19 pandemic, the insurance industry grossly misrepresented the state of the law on what courts have found constitutes physical loss or damage.
- III. Couch on Insurance misrepresented the state of the case law; and
- IV. To preserve the integrity of the insurance regulatory process, MIC must be estopped from enforcing the virus or bacteria exclusions

This brief was authored pro bono by Keven B. Dreher of Reed Smith LLP