

Lax O'Sullivan Lisus Gottlieb LLP ("LOLG") is Canada's preeminent business litigation firm. Our market leading policyholder side coverage disputes group is dedicated to fearlessly advancing the interests of policyholders against major insurers in all areas of insurance. We have obtained successful results in disputes involving:

- Cyber insurance claims
- Crime bonds
- Errors and Omissions policies
- Directors and Officers policies
- Commercial General Liability policies
- Representations and Warranties insurance
- Property and Business Interruption policies
- Life insurance policies
- Marine policies
- Environmental liability policies

Why LOLG?

1

Market leading policyholder side coverage disputes practice

- We have been involved in some of the biggest and most significant insurance disputes in Canada, and the U.S., and claims involving multiple jurisdictions globally.
- Our insurance lawyers have worked on insurance matters involving recoveries for more than \$2 billion for policyholders.

2

Highly respected trial and appellate counsel

- Our partner is a Fellow of the American College of Coverage Counsel, a preeminent association of Canadian and American insurance coverage lawyers.
- We are recognized as premier insurance counsel and litigation firm by *Chambers*, *Legal 500*, *Lexpert*, and *Benchmark Litigation*.

3

Unparalleled experience and in-depth industry knowledge

- We have experience in every area of an insurance claim from initial claims notice to settlement. When negotiation strategies fail, we have the courtroom experience and are ready to seek recovery and declarations of coverage by way of trial and application.
- Senior lawyers of our team collectively have over 40 years of experience in both in-house and private practice. We have a significant policyholder side practice with proven track record representing commercial insureds in the policyholder space in litigating against major insurers.

Industry Recognitions

Chambers
AND PARTNERS

Legal500

Band 1

Commercial
Litigation/Dispute
Resolution (Ontario)



Fellow
Hovsep Afarian

Chambers
AND PARTNERS

Legal500

Band 1/Hall of Fame

Hovsep Afarian
Insurance:
Dispute Resolution/
Insurance

Chambers
AND PARTNERS

Legal500

Band 3/Elite Boutique

Insurance:
Dispute Resolution/
Insurance



Insurance Litigator
of the Year/Litigation Star
Hovsep Afarian



Litigation:
Commercial Insurance



Litigation Firm of the
Year/Highly
Recommended Firm
Dispute Resolution
(Ontario)



Top Litigation Boutiques
in Canada

Representative Experience

Lawyers at LOLG have acted on the following:

- Represented Fairmont Hotels in a precedent-setting insurance coverage application which arose from the settlement of a class action in California.
- Representing the Plaintiff in a complex multi-party insurance coverage recovery claim against historic insurers arising from decades-long environmental pollution.
- Acting against insurers in two national class proceedings for COVID business interruption claims (involving between \$500 million to \$1 billion in damages).
- Acting as coverage counsel to a financial institution facing multiple class actions in Canada and the US seeking \$11 billion in damages for alleged securities misrepresentations.
- Mediated a cross-border insurance claim on behalf of a bank (against a syndicate of insurers) arising from underlying proceedings in which the bank faced \$6 billion in potential liability.
- Representing a Tier 1 bank in an insurance claim against a host of insurers arising from a billion dollar Ponzi scheme.
- Represented KGHM International in an approximately US\$25 million complex insurance claim arising from a disaster in Arizona.
- Representing a bank in western Canada which was a victim of a \$40 million cyber fraud.
- Representing a food manufacturer in a \$30 million insurance claim under a product recall policy and commercial liability policies in a complicated insurance program based in France.
- Retained by an insurance broker to assist with an insurance dispute arising from a \$45 million judgment in Georgia.
- Acting for an investment firm seeking insurance coverage regarding a \$260 million judgment.
- Representing an apparel manufacturer in negotiating and drafting insurance policies after their previous insurers cancelled \$1 billion insurance program.

Client Testimonials

"The firm's depth of knowledge and expertise relative to complex insurance coverage language is a key differentiator." **Chambers Canada 2026**

"They are fantastic, unrelenting advocates that understand the civil procedures and the points we have to fight on. They shine in these aspects." **Chambers Canada 2025**

"Lax provides a very high level of service and is a top performer when it comes to client responsiveness." **Chambers Canada 2025**

"It provided excellent insured-side coverage counsel. Hovsep Afarian's expertise as a research lawyer, and in litigation, makes him uniquely suited to tackling the uncertainties of coverage law. He is both mindful of the details and sees the big picture." **Legal 500 2025**

Hovsep Afarian is *"an exceptional insurance practitioner", "a strong leader in the field", and "the best in the business."* **Legal 500 2025**

"Lax O'Sullivan is the go-to litigation boutique in Canada for virtually any bet-the-company litigation. They have an outstanding team of lawyers and are true litigators who are not afraid to go to trial. They are pragmatic and extremely business outcome-focused." **Legal 500 Canada 2024**

"Lax O'Sullivan Lisus Gottlieb LLP is litigation-oriented and strategic, with a team of experts in the insurance arena." **Chambers Canada 2024**

Key Contacts



Hovsep Afarian
T +1 416 956 5093
hafarian@lolg.ca



Dennis Ong
T +1 416 956 5117
dennisong@lolg.ca



Nigel Olesen
T +1 416 956 5085
nolesen@lolg.ca