

Henry L. Heins, III, Esq. is a Senior Coverage Attorney for Mercury Insurance Services which provides automobile, homeowners, and business insurance in California and 12 other states. He provides legal advice on matters related to insurance coverage, legal liability, and general legal issues. His duties include serving as a liaison between the legal department and senior management along with reviewing and approving legal opinions by other coverage attorneys before they are submitted to the company. Henry also provides legal and regulatory advice in multiple states related to coverage, compliance and general law. He provides guidance related to policy language and new products being introduced along with assistance to agents. In his 30-year legal career, Henry also served as a litigation attorney for Mercury Insurance Services through its in house firm, Silva Clasen & Raffalow, and previously worked with a private law firm, Atkins & Evans. During his time as a litigation attorney for these firms, Mr. Heins provided legal representation to Mercury, its customers, handled numerous cases in the areas of general liability, insurance defense, public entity defense, and copyright infringement. His areas of practice included wrongful death, premises liability, vehicular accidents, police misconduct, intellectual property, entertainment, breach of contract, and employment law. During his extensive career, Henry engaged in jury trials in state and federal court including appeals before the Second District Court of Appeal in Los Angeles, California. Henry received his Juris Doctor from the University of West Los Angeles School of Law, Los Angeles, California and a Bachelor of Arts in Psychology from Morehouse College, Atlanta, Georgia. The Morehouse school motto is: "We are a brotherhood of men on a mission to lead lives of consequence." Mr. Heins enjoys playing tennis, skiing and traveling.