

Casualty & Excess Casualty

Managing High-Stakes Risk with Precision and Resolve

Casualty claims form the backbone of many insurers' portfolios—and at Fields Howell, we handle them with the diligence, foresight, and strategic clarity they demand. Our attorneys are regularly called upon to manage everything from routine slip-and-fall claims to catastrophic losses involving spinal injury, traumatic brain injury, permanent disability, or wrongful death. These cases carry not only significant indemnity exposure but also the potential for reputational damage and protracted litigation. We tailor every defense to the specific risk profile of the claim, delivering solutions that balance aggressive advocacy with cost control and practical outcomes.

Our team understands how quickly a bodily injury claim can escalate, especially when social inflation, venue sensitivity, or sympathetic claimants are involved. We prepare every case with a litigation mindset from day one, identifying early resolution opportunities while staying ready to go the distance when necessary. Our clients benefit from our ability to anticipate plaintiff tactics, manage expert testimony, and navigate jurisdictional nuances that can impact the value and trajectory of a claim.

In excess casualty matters, Fields Howell is routinely retained when primary coverage is exhausted, unavailable, or improperly handled. These high-exposure cases often involve efforts by policyholders or underlying carriers to shift liability to the excess layer prematurely or unfairly. We proactively evaluate our clients' exposure, offer detailed coverage opinions, and recommend reserve strategies that reflect both the legal and financial realities of the claim. When disputes arise between coverage layers or in the context of contribution, we represent excess carriers in litigation, arbitration, and settlement negotiations—always working to shield their limits and avoid unnecessary loss payments.

What sets us apart is our deep bench of trial-ready litigators and our results-driven approach to defense. Our reputation for successfully trying complex, high-value cases allows us to resolve many disputes long before they reach the courtroom. Plaintiffs' counsel recognize that Fields Howell will not settle based on fear, and our clients appreciate the consistency and clarity we bring to even the most contentious claims.

Whether we're securing a resolution at mediation or winning a defense verdict in court, Fields Howell delivers confident, strategic representation that aligns with our clients' broader risk management goals and long-term claims strategy.

Attorneys

Our Casualty & Excess Casualty Team

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