Fields Howell LLP

Catastrophic Loss Litigation

Coordinated Litigation Strategies for Unpredictable Events

Catastrophic losses—whether caused by hurricanes, wildfires, industrial disasters, or other large-scale events—demand a coordinated, experienced legal response. At Fields Howell, we develop litigation strategies tailored to the scale and scope of disaster-related claims, working closely with insurers to implement consistent legal frameworks across diverse claims and jurisdictions. Our attorneys understand the urgent need for clarity, speed, and precision in these high-pressure situations.

We've served as monitoring counsel for multiple London Market insurers following historic events like Hurricane Katrina and Superstorm Sandy, advising on regional compliance, cancellation provisions, and the evolving legal landscape surrounding claims handling. From Florida to Texas, our team has formulated legal guidelines that help insurers meet obligations while preserving defensible positions. We've also worked directly with public adjusters, in-house claims professionals, and local counsel to streamline resolution processes in the wake of catastrophic events.

Our team is well-versed in the complex coverage questions that arise in the aftermath of disaster. We advise clients on issues such as the enforceability of flood exclusions, anti-concurrent causation clauses, valued policy law, and the fine distinctions between wind and water damage. We also support insurers in large-scale arson and industrial loss claims, providing insight into cause-and-origin disputes, time-element losses, and valuation questions involving actual cash value and replacement cost. Whether handling individual lawsuits or guiding large-scale litigation strategy, Fields Howell delivers the insight, coordination, and advocacy insurers need when the stakes are at their highest.

Attorneys

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