Fields Howell LLP

Commercial General Liability

Clarity and Strategy in High-Exposure Liability Claims

Commercial General Liability (CGL) policies form the foundation of protection for businesses of all sizes, from family-owned enterprises to multinational corporations. The claims they generate are as diverse as the businesses themselves and often involve nuanced coverage questions, reputational consequences, and significant financial exposure. At Fields Howell, we counsel insurers across the full spectrum of CGL matters, ranging from straightforward bodily injury and property damage claims to complex allegations of negligent security, product-related liability, personal and advertising injury, and defamation.

Comprehensive Coverage Analysis and Defense

Our attorneys are deeply experienced in evaluating coverage under CGL policies and providing practical, timely advice tailored to each unique situation. From initial claims analysis through resolution or trial, we assist with interpreting endorsements, exclusions, and manuscript provisions, ensuring clarity around obligations to defend and indemnify. When claims include grey areas or evolving case law, we equip our clients with realistic risk assessments and actionable strategies. In bad-faith-prone jurisdictions, we help clients proactively document claim file activity and policyholder communications to ensure good-faith compliance.

Diverse Industry Experience and Claim Types

CGL policies cut across nearly every sector, and so does our experience. We represent insurers with exposures in construction, real estate, retail, hospitality, event production, nonprofit and religious organizations, firearm and sporting goods sales, and more. Many cases involve high-stakes or sensitive subject matter, such as sexual misconduct allegations at religious institutions, negligent hiring and supervision claims at schools, or mass property damage claims arising from allegedly defective products. These claims often span multiple coverage layers, policies, or jurisdictions, and our team knows how to coordinate an effective response across all fronts.

Litigation-Ready, Resolution-Focused

Whether advising carriers on duty-to-defend questions, coordinating with panel counsel, or handling litigation directly, Fields Howell attorneys bring a seasoned and measured approach. We understand

the importance of clear reservation of rights letters, prompt conflict identification, and coordinated settlement strategies—especially when time-limited demands or Stowers-type doctrines are in play. When early resolution isn't possible, we're fully equipped to litigate, and our track record in contested liability and coverage trials reinforces our strength as both counselor and advocate.

We also provide pre-litigation support such as claims evaluations, ADR strategy, and pre-suit investigations that help clients close files early, reduce reserves, and avoid unnecessary exposure. For large or institutional clients, we assist in developing claims-handling protocols and training materials to further mitigate risk before a claim even arises.

Proactive Protection for Carriers

Today's liability landscape is increasingly shaped by nuclear verdicts, social inflation, and jurisdictional unpredictability. Our attorneys stay current on national trends and regional nuances, enabling our clients to adapt and respond to new litigation patterns, emerging plaintiff tactics, and industry-specific risks. Whether managing coverage coordination across multiple policies or protecting the carrier's interests in indemnity allocations, we advocate with precision and strategic foresight.

Your Strategic Partner in CGL Litigation

At Fields Howell, we see ourselves as more than litigators—we're strategic partners invested in your success. We work to resolve claims early when possible, position cases for favorable resolution, and fiercely defend when needed. Through it all, our goal is simple: protect your policy, control your exposure, and provide trusted, trial-tested counsel every step of the way.

Attorneys

Our Commercial General Liability Team

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