Fields Howell LLP

Insurance Audits

Actionable Insight Through Strategic Review

Insurance audits are more than a compliance tool—they're an opportunity to refine processes, identify risk, and improve policy performance. At Fields Howell, we perform audits for insurers seeking to evaluate their claims and underwriting operations, particularly in the context of complex or high-exposure portfolios. Our attorneys focus on both technical accuracy and strategic insight, helping clients uncover trends, inconsistencies, or potential liabilities.

We audit both open and closed claims files to assess the adequacy of documentation, the application of policy language, and the consistency of reserving and resolution practices. Our findings help clients ensure that claim outcomes align with contractual obligations, regulatory expectations, and internal best practices. When needed, we also review underwriting files to assess risk evaluation procedures, rating adequacy, and adherence to underwriting guidelines.

Fields Howell conducts audits for domestic and international insurers, including reinsurers seeking transparency in delegated authority arrangements. We understand the importance of maintaining trust between cedants and reinsurers, and we approach each audit with the professionalism and discretion the market expects. Whether part of a litigation response, portfolio review, or proactive risk analysis, our audit services deliver clarity and actionable recommendations.