Fields Howell LLP

Property

Insightful Counsel for Property Claims

Property insurance demands more than fast answers—it requires seasoned judgment, technical fluency, and strategic foresight. At Fields Howell, our attorneys provide sophisticated advice and representation to insurers facing a wide range of first-party and excess property claims. From routine residential disputes to complex, multi-jurisdictional losses, we help our clients navigate the legal, regulatory, and factual challenges that come with property insurance in today's environment.

We are trusted advisors for insurers addressing claims involving fire and arson, hurricanes and windstorms, water damage, mold, vandalism, theft, collapse, and time element coverage such as business interruption and contingent business interruption. Whether the insured property is a commercial high-rise, a coastal condominium, or a multi-location global operation, we bring the same attention to detail and commitment to excellence in every matter.

Comprehensive Experience Across Property Lines

Fields Howell's experience spans the full spectrum of property coverage. We work with admitted and surplus lines carriers, domestic insurers, and London Market syndicates on both residential and commercial lines. Our team routinely interprets and litigates manuscript policy language, builder's risk policies, equipment breakdown, inland marine, and coverage under layered or shared limits structures.

Our attorneys also have experience handling issues related to ordinance or law coverage, valuation disputes (including replacement cost and actual cash value), additional living expenses, extra expense claims, leasehold interest, and soft costs. When structural issues or zoning complications arise post-loss, we coordinate with engineers, architects, and forensic accountants to develop sound litigation strategies and policy defenses.

Leadership in Catastrophe Response & Coordination

Following Hurricanes Katrina and Rita, Fields Howell was appointed national coordinating counsel for the Lloyd's, London Binder Market. In that role, we became a central point of guidance for dozens of insurers and MGAs navigating thousands of claims across Louisiana, Mississippi, and Texas. We developed coordinated legal frameworks and compliance protocols that streamlined claim handling while minimizing exposure in a volatile and heavily litigated post-disaster environment.

That experience cemented our role as a go-to resource in mass loss events, and we continue to advise clients on catastrophe claims arising from wildfires, winter storms, tornadoes, and other weather-related disasters. Our attorneys are adept at managing volume efficiently without sacrificing quality or strategic focus.

Strategic Claims Management and Litigation

We take a proactive approach to claim investigation and management. Our services include assisting with origin and cause investigations, coordinating SIU resources, conducting examinations under oath (EUOs), and drafting timely reservation of rights and declination letters. We counsel insurers on fraud detection and mitigation and help preserve evidence for litigation when early signs of conflict emerge.

When disputes escalate, we initiate and defend declaratory judgment actions and represent insurers in coverage litigation involving complex causation questions, ambiguous policy terms, and competing expert testimony. We are equally comfortable in state and federal courts and understand the procedural and strategic considerations unique to each jurisdiction.

Preventing and Defending Against Bad Faith Claims

Our attorneys recognize that property claims often attract scrutiny from regulators, public adjusters, and plaintiff attorneys. That's why we emphasize defensible claim documentation and communication from the outset. When bad faith claims arise, we isolate and neutralize extra-contractual risk, keeping the focus on the true value of the dispute. Our litigation team is well-versed in defending insurers against allegations of unreasonable delay, undervaluation, and denial, and we've successfully tried and resolved numerous high-stakes bad faith cases.

Efficiency, Depth, and Market Insight

With every engagement, we bring speed, clarity, and industry perspective. We help clients understand how courts in different jurisdictions interpret key policy terms like "collapse," "ensuing loss," "vacancy," and "civil authority." We offer insight into regional litigation trends, evidentiary rulings, and jury behavior—all of which factor into the timing and tactics of effective property claims resolution.

Fields Howell's team has the depth to advise on emerging issues like climate-driven loss patterns, supply chain disruption impacts, and the increasing overlap between cyber events and physical loss claims. We're here not only to resolve current disputes, but to help our clients prepare for what's next.

Attorneys

Our Property Team

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