Fields Howell LLP

Risk Management

Strategic Insight for Evolving Insurance Risks

In today's insurance environment, proactive risk management is essential. At Fields Howell, we support insurers with legal analysis and consultation at the front end of coverage decisions, particularly when evaluating tender demands, contractual indemnity issues, and loss allocation among multiple parties. Our attorneys help identify hidden liabilities, clarify obligations, and reduce the potential for disputes down the line.

We routinely advise insurers on risk transfer mechanisms such as additional insured endorsements, hold harmless agreements, and indemnity clauses. Whether reviewing construction contracts, vendor agreements, or client-submitted tenders, we help carriers evaluate the scope of assumed risks and respond strategically. Our team also analyzes overlapping coverage and policy triggers in complex scenarios, ensuring that insurers maintain a consistent and defensible approach to risk allocation.

Fields Howell works closely with claims and underwriting teams to build risk management frameworks tailored to the specific business and jurisdiction. We don't just assess risk—we help clients manage it intelligently, so that when claims do arise, they're better positioned to control outcomes and avoid unnecessary exposure.