Fields Howell LLP

Underwriting

Strengthening Policy Foundations from the Start

Sound underwriting is the foundation of a strong insurance program. At Fields Howell, we partner with underwriters to assess complex risks, draft or revise policy language, and anticipate potential areas of dispute. Our attorneys provide guidance on manuscript and standard form policies across multiple lines, including professional liability, property, casualty, cyber, and specialty coverages.

We work with both domestic and international markets to align underwriting practices with current legal standards and evolving industry trends. Our experience allows us to identify coverage gaps, clarify ambiguous terms, and ensure exclusions, sublimits, and endorsements are clearly drafted and enforceable. Whether it's assessing the implications of a specific risk class or advising on wording for unique exposures, we bring legal clarity to underwriting decisions.

Fields Howell also supports underwriters in responding to broker inquiries and negotiating terms with insureds and reinsurers. With a deep understanding of how policies perform in litigation, we help clients reduce future exposure by shaping contracts that are precise, defensible, and aligned with underwriting intent.