Fields Howell LLP

# Insurance Defense

## Practical Defense. Strategic Advocacy. Trial-Ready Results.

Insurance defense is a cornerstone of our practice, and a field in which Fields Howell has built a strong, national reputation. Our attorneys are routinely retained to defend insureds in litigation involving property damage, personal injury, professional liability, construction defect, transportation liability, and a broad spectrum of other civil claims. Our caseload spans everything from low-dollar, single-party disputes to complex, high-stakes litigation involving multiple claimants, regulatory scrutiny, and significant media attention.

We understand that every claim—regardless of its size—carries real-world implications for the individuals and businesses we represent. That's why we apply the same rigor, responsiveness, and attention to detail across the board. Whether we're defending a physician accused of malpractice or an institution facing a class action, we strive to build trust through transparency and results.

## Resolving Disputes Before They Escalate

Litigation is rarely the goal. Our strategy always begins with a thoughtful assessment of the facts, potential liability, and coverage exposure. From there, we focus on the most efficient path to resolution. We regularly resolve matters early through mediation, arbitration, or informal negotiations, eliminating unnecessary discovery costs and minimizing disruption for the insured.

When disputes are still in the pre-litigation phase, our attorneys work quickly to diffuse tension and resolve claims on favorable terms. But when early resolution isn't possible, we're prepared to escalate strategically, always with a clear roadmap in mind.

Our familiarity with the pressures facing carriers and claims handlers means we are adept at recommending solutions that serve everyone's interests, resolving disputes before they become prolonged and expensive.

## Cost-Conscious Defense That Doesn't Cut Corners

We know the toll litigation can take—not just in legal fees, but in time, business disruption, and reputation. Our clients count on us for intelligent, proactive defense strategies that avoid waste and emphasize value. We act as true litigation partners, working closely with insurers, TPAs, and insureds to align on scope, budget, and strategy from the start.

Our team uses early case evaluations, budgeting protocols, and strategic planning tools to minimize surprises and deliver measurable results. We also guide clients on reserving rights, complying with policy provisions, and preserving coverage positions throughout the life of a claim.

## Trial-Tested. Client-Focused. Outcome-Driven.

When a trial becomes necessary, our attorneys are more than ready. Fields Howell has tried numerous cases to verdict in both state and federal courtrooms across the country. We know how to prepare a file for trial from day one—building persuasive defenses, identifying key witnesses, and planning effective courtroom strategies that position our clients for success.

In one notable example, we defended a client in a contentious first-party subrogation suit where the opposing insurer refused to settle under any terms. After a full trial, we secured a defense verdict and were awarded more than $230,000 in attorneys' fees. That case is one of many where our courtroom experience turned litigation risk into strategic gain.

When fee-shifting provisions, cost recovery mechanisms, or favorable procedural tools are available, we use them to our clients' advantage, ensuring every possible outcome is explored and leveraged.

## Built for the Long Run

Our defense work is more than a service—it's a long-term commitment. Fields Howell has become a trusted litigation partner for insurers and insureds alike because we bring not only legal knowledge, but also consistency, collaboration, and confidence to every relationship.

Whether a claim is headed for a quick settlement or a hard-fought verdict, we remain adaptable and focused on protecting the interests of our clients at every stage. We strive to make the legal process less burdensome, more predictable, and ultimately more successful for everyone we serve.

# Attorneys

Our Insurance Defense Team

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