



Roger D. Higgins

Management Committee

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Roger D. Higgins provides representation and counsel to the insurance industry on a broad range of matters, including coverage and extra-contractual litigation, prosecution of arson and fraud defenses, market conduct exams, and reinsurance disputes. He has served as lead counsel in numerous high-profile trials, arbitrations, class actions, and regulatory and enforcement proceedings and has provided counsel and representation to insurers responding to natural and man-made disasters and catastrophes.

Roger is recognized in *Chambers USA* as a Leading Lawyer in America for Insurance and as a *Texas Super Lawyer* by *Law & Politics*.

Roger is an active and experienced trial and appellate lawyer who has tried lawsuits and handled appeals throughout Texas. He served as the chairperson of Thompson Coe's Insurance Litigation & Coverage group from 1989-2004. In 2005, he joined the firm's Management Committee.

Representative Experience

- Served as lead counsel on over 1000 lawsuits involving hurricane, flood and wind storm losses.
- Represented over 100 insurers in retaliatory premium tax refund class action.
- Represented defendants in over 50 class actions.
- Frequently represented insurers in enforcement and consumer protection proceedings brought by the Texas Attorney General or Texas Department of Insurance.
- Represented major insurers in arbitrations involving insurance claims, insurance claims procedures or reinsurance.
- Tried numerous arson and fraud cases through jury verdict.
- Represented insurers in judicial and regulatory proceedings involving premium, rates and policy forms.
- Represented insurer in action brought by Attorney General seeking to expand additional living expense coverage after Hurricane Rita.

Services & Industries

- Insurance Litigation
- Insurance Coverage
- Weather-Related Catastrophe Litigation
- Class Action Defense
- Appellate

- Defended insurers in diminished value class action.
- Represented insurers in receivership proceedings.
- Represented insurers in disputes involving managing general agencies, reinsurers and third party administrators.
- Represented insurer in case applying “filed rate doctrine” to class action challenging reasonableness of premium and rates.

Education

- University of Illinois College of Law (J.D., 1982)
- University of Illinois (B.A., 1979)
 - cum laude
 - distinction in economics
 - Phi Beta Kappa

Bar Admissions

- Texas, 1983
- Illinois, 1982

Court Admissions

- United States District Court, Northern, Southern, Western and Eastern Districts of Texas
- United States Court of Appeals, Fifth Circuit

Professional Recognition

- Texas Board of Legal Specialization, board certified in Civil Trial Law, 1992
- Texas Board of Legal Specialization, board certified in Civil Appellate Law, 1992
- *Chambers USA, Top Insurance Firm*, Texas 2004-20120
- [Chambers USA, Leading Lawyers in America for Insurance in Texas, 2003-2020](#)
- “AV” Peer Review Rated by *Martindale Hubble*.
- *Law & Politics* magazine's *Texas Super Lawyers® - Super Lawyer for Class Action/Mass Torts*– 2009 - 2014

Professional and Community Activities

- American Bar Association

Speeches and Presentations

- 2019, Thompson Coe CE/CLE: Update on Storm Litigation: Hurricane Harvey and Chapter 542A, and Current Challenges to the Appraisal Process
- "Prompt Payment of Claims" Thompson Coe's 11th Seminar on Texas Insurance Law Developments, October 25,
- "Hurricane Litigation After Mediation Fails" Panel Discussion, Thompson Coe's 9th Seminar on Texas Insurance Law Developments, May 6, 2010
- Panel Discussion, *Handling Hurricane Ike Claims*, Texas Insurance and Tort

- Law Update 2009, Thompson Coe Houston Seminar (2009)
- *The Spoliation Doctrine: An Overview* for the 2009 Annual Training Conference for the International Association of Arson Investigators (IAAI) in Arlington, Texas on May 2009
 - *Property Insurance Issues After a Hurricane Loss*, Thompson Coe's Sixth Annual Seminar on Texas Insurance Law Developments 2006
 - *So You Believe It Was Arson—Now What?*, Thompson Coe's Seventh Annual Seminar on Texas Insurance Law Developments 2007
 - *Handling Catastrophe Claims in Texas*, Thompson Coe's Eighth Annual Seminar on Texas Insurance Law Developments 2008

Publications

March 1, 2013

Superstorm Sandy: Lessons Insurers Can Learn From Gulf Coast Hurricanes

Declarations, International Association of Claim Professionals, Winter 2013

January 1, 2013

Weather-Related Catastrophe Litigation Management

June 16, 2011

HB 274 - "Loser Pay Rule"

May 6, 2011

Texas Supreme Court's Decision on Waiver of Appraisal - In re Universal Underwriters

January 20, 2007

Construction Defect Update: What's Building Up in Texas?

January 20, 2007

Construction Defect Coverage: What's Covered, What's Not?