



## Roger D. Higgins

Partner

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214-871-8256

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Roger 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 an active and experienced trial and appellate lawyer who has tried lawsuits and handled appeals throughout Texas.

### Representative Experience

#### WEATHER-RELATED CATASTROPHE

Served as lead counsel on over 1000 lawsuits involving hurricane, flood and wind storm losses.

Represented insurer in action brought by Attorney General seeking to expand additional living expense coverage after Hurricane Rita.

#### CLASS ACTION

Represented over 100 insurers in retaliatory premium tax refund class action.

Represented defendants in over 50 class actions.

Defended insurers in diminished value class action.

#### INSURANCE

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.

Represented insurers in judicial and regulatory proceedings involving premium, rates and policy forms.

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.

## Awards & Recognition

### BEST LAWYERS IN AMERICA

Listed for Commercial Litigation, Insurance Law, and Litigation – Insurance  
2025

### CHAMBERS USA

Ranked Band 4 for Insurance in Texas  
2003-2024

### MARTINDALE HUBBLE

AV Peer Review Rated

### TEXAS SUPER LAWYERS

Listed for Insurance Coverage, Class Action/Mass Torts, and Appellate  
2003-2023

## Related Services

Appellate Litigation

Insurance

## Publications & Speaking Engagements

Update on Storm Litigation: Hurricane Harvey and Chapter 542A, and Current Challenges to the Appraisal Process

Thompson Coe CE/CLE

2019

## Superstorm Sandy: Lessons Insurers Can Learn From Gulf Coast Hurricanes

Declarations, International Association of Claim Professionals, Winter 2013

Mar 1, 2013

## Weather-Related Catastrophe Litigation Management

Jan 1, 2013

## HB 274 – “Loser Pay Rule”

Jun 16, 2011

## Texas Supreme Court’s Decision on Waiver of Appraisal – In re Universal Underwriters

May 6, 2011

## Hurricane Litigation After Mediation Fails

9th Seminar on Texas Insurance Law Developments

2010

## Handling Hurricane Ike Claims

Texas Insurance and Tort Law Update, Thompson Coe Houston Seminar

2009

## The Spoliation Doctrine

International Association of Arson Investigators (IAAI)

2009

## Handling Catastrophe Claims in Texas

Eighth Annual Seminar on Texas Insurance Law Developments

2008

## Construction Defect Coverage: What’s Covered, What’s Not?

Jan 20, 2007

## Construction Defect Update: What’s Building Up in Texas?

Jan 20, 2007

## So You Believe It Was Arson—Now What?

Seventh Annual Seminar on Texas Insurance Law Developments

2007

## Property Insurance Issues After a Hurricane Loss

Sixth Annual Seminar on Texas Insurance Law Developments

2006

## Prompt Payment of Claims

11th Seminar on Texas Insurance Law Developments

## Education, Admissions & Activities

### EDUCATION

University of Illinois College of Law  
J.D.

University of Illinois  
B.A., cum laude  
distinction in economics  
Phi Beta Kappa

### BAR ADMISSIONS

Texas

Illinois

### COURT ADMISSIONS

United States District Court of Texas: Northern, Southern, Eastern, Western

United States Court of Appeals, Fifth Circuit

### PROFESSIONAL AND COMMUNITY ACTIVITIES

American Bar Association

Texas Board of Legal Specialization  
Board Certified in Civil Trial Law

Texas Board of Legal Specialization  
Board Certified in Civil Appellate Law