



Roger D. Higgins

Partner

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214-871-8256

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

THE BEST LAWYERS IN AMERICA

Listed for Commercial Litigation, Insurance Law, and Litigation – Insurance
2025-2026

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

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