

INSIGHTS

Broker Advocacy: Sick Rhinos With Jeff Higgins, Claims Advocate Team Lead at Alliant

June 11, 2021

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In this episode of Bracewell Covered, hosts [Vince Morgan](#) and Claire Cahoon sit down with Jeff Higgins, a claims advocate team lead at Alliant. Jeff talks about his career trajectory, industry trends, his work with in-house and outside counsel, and a memorable matter involving rhinoceroses.

How did you get into your current role?

Unlike many motivated young people nowadays who study risk management in college, I never really aspired to work in the industry. I arrived in Houston in 1982 thinking it was Boomtown, but they were dimming the lights. The only companies that were interested in hiring a recent college grad with an underwhelming GPA were insurance companies.

I worked for two insurers for about a five-year period, and that was really hard. I was learning on the fly, but that job in general is really challenging. I've always tried to keep that in the center of my mind in dealing with insurance adjusters throughout my career.

After five years of being a staff adjuster, I was fortunate to hire on with a corporate law department in Houston. I worked there for 12 years. I spent six years managing asbestos litigation, six years managing product liability claims, and that really helped to focus my career. I was in a very demanding position in terms of working with really smart people who forced me to elevate my game. That set me on a course to dig into insurance and enjoy it.

From the corporate law department being an insured client, I went over to the broker side and have been there for 20 years, helping our clients deal with insurers and to get the best result they can on their claims.

Can you share a few thoughts about how you go about working through some of these issues managing a heavy workload?

It can be hard to really get a solid block of uninterrupted time. I'm an avid runner, and sometimes I do my best thinking when I'm out there early in the morning on my own. I can't analyze an indemnity obligation in a contract on the run, but I can certainly think outside the box and have a lot of my "a-ha" moments when I've just got that quiet time to myself. That's been really helpful over the years.

I'm guessing that most of the time you spend working with risk managers. Because you deal more with liability claims, I also guess that you spend a fair amount of time talking to in-house counsel.

Many of our clients don't have a risk manager per se. We have someone who is there working on insurance, but they might also be working on HR or safety. And so it varies too. It's across the board. Sometimes we have a client who's been in the position, in the business for a long time, and they're very savvy on insurance. Other times, especially with the layoffs we've had in the oil and gas industry, you've got someone who was thrust into an additional role. And so we're really trying to help them understand what the factors are, what's involved in a claim, and there's quite a bit of education involved to get them up to level speed. And so I enjoy having a chance to do that.

How often do you work with outside counsel on these issues?

That varies quite a bit too. Part of it has to do with the insured, whether they prefer to have me involved. I certainly want to be involved so I can chip in from an insurance standpoint. That can be a critical part of my job is helping to kind of bridge between outside counsel and the insurer and any insured.

Do you have any stories that stand out?

We had a client that was an operator. They had donated some downhole drill pipe to a nature conservancy in south Texas, and the conservancy was going to use the used drill pipe to build fencing and corrals for the exotic animals that they had. Further down the road there was some bad blood between my client and the conservancy, and they ended up getting sued by the conservancy for causing one of the rhinoceroses at the nature preserve to die from cancer. The allegation was that the pipe that was donated, which our client had taken a tax deduction for, was encrusted with naturally occurring radioactive material, NORM. We were stunned. And then I looked at the policy and of course they had a radioactive exclusion, so that was unfortunate. But it had a happier ending because the plaintiffs had disposed of the rhinoceroses without doing any autopsy, so they essentially had spoliated their claim and we were able to walk away from that one.

Are there any trends that our listeners should be watching?

We're getting hammered with Winter Storm Uri claims where our clients are being sued for failure to provide energy. There are two suits in Harris County with several hundred defendants. And then the latest is the Colonial Pipeline cyberattack.

For any questions you may have regarding these topics, please contact [Vince Morgan](#) or [Claire Cahoon](#).

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