

Meet John Howell: Future PLUS Committee Chair

By Plus Team



PLUS: What is your current position, and what do you do?

JOHN: I am an attorney at Wiley Rein LLP in Washington DC, where I represent insurers in connection with claims arising under professional liability policies. I help our clients analyze coverage and exposures and represent their interests in resolving claims, including any disputes over coverage.

PLUS: What led you to the professional liability field?

JOHN: Like a lot of people, I came to the field as a matter of opportunity. I started at Wiley Rein in the fall of 2008, when the credit crisis was beginning to generate a wave of claims keeping people who represent insurers very busy. I had just started at Wiley Rein and got some great opportunities to work with very smart lawyers in our insurance group analyzing, mediating and sometimes litigating over the tangle of credit crisis claims against financial institutions and other insureds. Along the way, I was introduced to D&O and other professional liability lines and found myself enjoying the work and the people I was working with—both in our firm and in the industry.

PLUS: What do you like about working in professional liability?

JOHN: Professional liability claims run the spectrum from billion dollar securities and shareholder derivative lawsuits to messy and colorful employment claims. The underlying facts are often “ripped from the headlines,” so the work is rarely boring. The plaintiffs’ bar ensures that a new set of exposures and claims is always coming over the horizon, which keeps things fresh.

The work presents frequent opportunities to collaborate with colleagues and clients to work through complicated factual and legal problems. Many claims are resolved through negotiation and mediation, which are not really taught in law school, but which can be both challenging and fun. There are often opportunities to develop creative and business-minded solutions, which can be a nice contrast to the combat of coverage litigation.

Finally, the industry is made up of a community of insurer representatives, lawyers and brokers who are smart and a pleasure to work with. Encountering repeat players over and over fosters a collegial community, even though we are spread across the United States and beyond.

PLUS: How did you become involved with PLUS?

JOHN: I started attending the D&O Symposium, which has traditionally been a great networking and educational experience centered around a lot of the work that we do. Folks at Wiley Rein have been active with PLUS for a long time, so I was encouraged early on to get involved.

PLUS: What do you see as the key issues impacting the professional liability insurance industry in the coming years?

JOHN: Barring another credit crisis-type event, I think competition and new capacity in the marketplace will continue to drive the

conversation on traditional D&O lines, as well as in emerging areas like cyber liability and transactional risk.

PLUS: What is a typical day like for you?

JOHN: When not on the road, I try to work on writing projects in the morning, so I may draft a motion or a mediation statement or coverage letter. Throughout the day, there are usually calls with clients, other counsel, defense counsel or an insured concerning coverage issues or case developments and settlement discussions. I may find a colleague to compare thoughts on a recurring or unusual issue. By the end of the day, I am responding to emails and reviewing claim materials or cases for the next project or the next phase of a larger piece of work.



Pictured: Doug Dvorak, Enquiron (left) & John Howell (right) at Conference Cause, 2014.

PLUS: What advice would you give to new entrants to the professional liability industry?

JOHN: Join PLUS! Seriously, the sooner someone new to this industry can begin meeting people and learning what they do and what their business concerns are, the better. PLUS provides a welcoming forum to start making those connections, as well as educational tools to figure out what everyone is talking about.

PLUS: What do you do for fun or when you aren't working?

JOHN: I spend a lot of time playing trains with my two-year-old and his baby brother. 🚂