Robert Steven Horwitz

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Robert S. Horwitz practices in insurance litigation with a focus on liability and first party property claims including complex commercial and construction defect cases, homeowners' claims, mold remediation, fraud, pre-suit investigations, arson, personal injury, wrongful death and business disputes. He has briefed and argued before several Florida District Courts of Appeals on insurance defense and commercial matters.

In addition to general civil trial work, Robert provides advisory risk management counseling and litigation supervision for self-insured risk retention programs. He also provides case management and insurance coverage advice to both corporate and insurance institutions.

Prior to joining Conroy Simberg, Robert was a founding partner of Schwartz & Horwitz, PLC. He is a member of both the Florida and Maryland State Bars and has handled litigation matters in California, North Carolina, Georgia, Washington, D.C., Tennessee, Pennsylvania, Colorado and Canada.

Education:

- J.D., *cum laude*, Nova Southeastern University Shepard Broad College of Law
  - While earning his law degree, he served as a law clerk to the Honorable Robert S. Zack, Broward County Judge, in Fort Lauderdale
- B.S.B.A., Boston University
  - Wall Street Journal Achievement Award

Practice Areas:

- First Party Property & Coverage
- Insurance Coverage
- Insurance Fraud and Misrepresentation
- Automobile Litigation
- Commercial Litigation
- Construction Litigation
- Products Liability
- Premises Liability
- General Liability & Casualty
- Subrogation

Bar Admissions:

- Florida
- Maryland
- U.S. District Court, Middle District of Florida
- U.S. District Court, Northern District of Florida
- U.S. District Court, Southern District of Florida
- U.S. Court of Appeals, Eleventh Circuit

Professional Affiliations:

- American Bar Association’s Tort Trial and Insurance Section
- Claims and Litigation Management Alliance Organization

Representative Experience:

- Prevailed with a complete defense verdict after a three-week non-jury trial in Miami-Dade County in a construction defect/negligence claim with damages of over $161 million in property damage and lost profits arising from a 2017 arc fire at the iconic Deauville Hotel in Miami Beach. We represented a defendant/cross defendant in a negligence case brought by the owners of the hotel , which claimed , our client, an electrical subcontractor, allegedly caused an overcurrent in the hotel’s electrical system. The hotel has since been demolished. After a three week trial involving multiple electrical engineers and other experts, the Court, as the finder of fact, found that our client was not negligent and found there was no causal link between any activities of the defense side and the arc fire.

- Obtained a defense verdict in a coverage action with a finding of no coverage despite the Carrier first having found coverage during its claim investigation and paid the insured for repairs to his kitchen with the insured filing a supplemental claim for over $150,000.00, exclusive of fees for tear out of his entire cast iron plumbing system and repairs to his entire home. After litigation ensued, new facts came out on the original cause of loss which would require the Carrier to reverse its coverage position and argue no covered cause of loss. At trial the Plaintiff argued that the Carrier already confirmed coverage and thus this was simply a denial of a supplemental claim. After a four day jury trial the jury came back and found coverage should never have been afforded.

- Obtained a defense verdict in a coverage action after a five-day live jury trial in Lee County, Florida, also one of the first live cases tried since the start of covid. The Case involved a Hurricane Irma claim with an Assignment of Benefits from a roofing contractor who had hundreds of AOBs throughout the State of Florida. The Plaintiff, SFR Services LLC, sought approximately $122,000.00 in damages to replace the insureds’ tile roof, claiming Hurricane Irma caused damages throughout the roof including 50-60% of the roof “lifting and moving” due to the storm. The trial involved competing experts, with the plaintiff’s expert being permitted to testify despite performing his first inspection the night before live trial testimony and only being listed days before trial was to begin.

Speaking Engagements:

- "Property Insurance Litigation In 2025," Co-Presenter, Conroy Simberg Webinar, April, 2025
- "Bad Faith: New Rules but The Story Doesn’t Change, or Does it?" Co-Presenter, Conroy Simberg Webinar, October 2024
- "Leveling The Field of Insurance Law: Analysis and Review of Recent Changes To First Party Property," Co-Presenter, Conroy Simberg Webinar, April 2024
- "Mock Trial - A Case of Property Insurance Fraud from Jury Selection to Verdict,” Co-Presenter, FIFECAnnual Conference, July 2023
- "Navigating Senate Bill 2A and the New World of Property Insurance," Co-Presenter, Conroy Simberg Webinar, April 2023
- "Strike First, Strike Hard, No Mercy," Co-Presenter, FIFEC Annual Conference, June 2022
- "Another Day, Another Update: New Approaches to Common Defense

Issues in Light of Recent Case Law and Statute Updates," Co-Presenter, Conroy Simberg Webinar, April 2022
- "First Party…CALL OF DUTY- An In-Depth Review of Duties After Loss," Co-Presenter, Conroy Simberg Webinar, April 2021
- "Late To The Party: Challenges In Defending Late Reported Claims, Statute of Limitations And Case Law Update," Co-Presenter, Conroy Simberg Webinar Series, 2020
- "First Party…It's Quick, It's Fast and It's Changing," Co-Presenter, Conroy Simberg Digital Webinar Series, 2019
- "The M Word: Managed Repair," Windstorm Insurance Conference, 2019
- "A Legal and Scientific Perspective: The First 14 days of Water Exposure," Windstorm Insurance Conference, 2019
- "Weathering the Storm of Property Damage Claims," Palm Beach Bar Association, 2018
- "Contractors Acting as Public Adjusters: New Florida Laws, How AOB's Effect Them," Windstrom Insurance Conference, 2018
- "Hurricanes…How to Stay Out of a Storm of Litigation," Conroy Simberg Seminar, 2018
- "Pride and Prejudice, Sense and Sensibilities…Property's ever-changing law," Conroy Simberg Seminar, 2017
- Option to Repair- Florida's Changing Landscape, 2017
- "Post Loss Compliance and Charting the Course of Good Faith Claims Handling," Atlanta 2016
- "Managed Repair," 2015
- "Resolution of an Insurance Claim," 2015
- "The Times They are Changing," Commercial Policy Conditions, 2014
- "Build The Perfect Engine and Beat the Bad Apples," Fraud, 2013
- "EUO - Where the Ground Work is Laid," 2012
- "The Road To The EUO And Avoiding The Bad Faith Path," 2011
- "Catastrophic Property Claims Handling," 2011