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Services

- Litigation
- Fidelity & Surety Law
- Financial Services
- Construction Law & Litigation
- Commercial Real Estate
- Bad Faith/Insurance Law
- Professional Malpractice & Liability
- Directors and Officers' Liability
- Attorney Regulation & Ethics
- Business Law
- Corporate Law
- Government Investigations & Enforcement Proceedings
- Government Relations & Lobbying

Andy Chambers

Andy is a trusted counselor and skilled litigator with a passion for client advocacy and a demonstrated record of successful client outcomes, in and out of court. He provides strategic, solution-driven legal counsel to individuals and business executives across a diverse range of industries that include commercial real estate, construction and development, surety and fidelity, commercial contracts, financial services, corporate governance, insurance coverage and bad faith, professional liability, and government relations, with an emphasis on matters that are novel or complex.

Published Opinions

- Standard Construction Co., LLC v. State of Arizona, et al., 249 Ariz. 559 (2020).
- Superstition Crushing, LLC v. Travelers Cas. and Sur. Co. of Am., 360 Fed. Appx. 844 (9th Cir. 2009).

Bar Admissions

- » State Bar of Arizona (2004)
- » U.S. Court of Appeals, Ninth Circuit (2007)
- » U.S. District Court, District of Arizona (2006)

Education

American University Washington College of Law, J.D., with honors (2004)

- Certified Student Attorney, DC Law Students in Court
- Legal Intern, Organization of American States
- Dean's Research Fellow

University of California, Santa Barbara, B.A. (1999)

Representative Cases:

- Successfully defended founder/majority shareholder of Arizona law firm against hostile corporate attack of junior shareholders (2025).
- Retained by global fidelity insurer as special local counsel to provide Arizona coverage opinion regarding large social engineering loss (2025).
- Preferred fidelity claim investigator vendor for global fidelity insurer (2010 – present).

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- Retained by behavioral health service provider to investigate and provide strategic legal counsel on potential wrongful death action (2025).
- Retained by international beauty care company to investigate and provide report with legal opinion and recommendations on employee claims under the Americans with Disabilities Act (ADA) and the Family and Medical Leave Act (FMLA) for failure to accommodate and retaliation (2025).
- Retained by national hotel enterprise as special local counsel to provide third-party legal opinion in connection with \$100M+ loan refinancing secured, in part, against Arizona real estate holdings (2025).
- Directed successful defense of professional engineer against claims by former employer involving breach of confidentiality and disclosure of proprietary trade secrets (2025).
- Represented national real estate developer in the completion of an Arizona low-income housing development, favorable negotiation and release of mechanic's liens and placement of permanent financing (2024-2025).
- Directed successful defense of professional liability/malpractice claims against licensed professional, securing defense coverage under insurance policy (after the third appeal), along with repayment of the client's attorney's fees and a full release of claims negotiated by the carrier on the client's behalf (2023-2025).
- Successfully defended national owner developer against litigated mechanic's lien in connection with a multi-family residential development in Phoenix, AZ, resulting in a favorable resolution and release of claims for the benefit of the client, but only after many years of litigation (2017-2025).
- Retained by large behavioral health service as buyer's counsel to negotiate, document, and close a substantial real estate transaction involving the acquisition, redevelopment, and entitlement of two new facilities in Arizona (2024).
- Retained by international beauty care company to provide strategic legal counsel on commercial contract claims (UCC claims) against a defunct supply distributor placed into private receivership via an assignment for the benefit of creditors (aka, an ABC proceeding), resulting in the negotiated release of accounts and transfer of available inventory for the benefit of our client (2023-2024).
- Directed successful defense of performance bond surety against owner claims involving defaulted bond principal (2023 – 2024).
- Retained by Arizona attorneys to provide corporate legal counsel on the formation of a new law firm to support their affiliated legal support and e-discovery business enterprises (2024).
- Retained by prominent Arizona law firm to provide strategic counsel on the litigation risks associated with high-risk claims against firm, the limits of available insurance, and related issues involving asset protection, economic viability, and internal corporate governance (2024).
- Represented prominent Arizona business owner subjected to overly broad regulatory inquiry by the Securities and Exchange Committee (SEC), resulting in negotiated terms for a narrowly tailored response and prompt closure of the inquiry (2023).
- Directed successful defense of Arizona general contractor and negotiation of favorable work-out of failed mining development, involving one of the world's largest mining companies and state regulators (2023).
- Retained by one of Arizona's largest nonprofit healthcare systems to direct strategic multi-party legal negotiations on behalf of client as owner-developer, resulting in the successful completion and sale of \$50M surgical facility (2022).

- Represented an elderly homeowner in defending against fraudulently recorded deeds and claims by the putative good faith purchaser, securing a final court order quieting title in the name of our client, with reimbursement of legal fees (2022).
- Successful prosecution of multi-million-dollar lien claims by subcontractor on Phoenix real estate project (2021 - 2022).
- Represented Board of non-profit school in successful effort to regain operational control of facilities and financial accounts from appointed managers adverse to the Board (2020).
- Prosecuted successful appeal of trial court's order dismissing contractor's claim for entitlement against state agency in connection with a public roadway project (2020).
- Successfully defended claims brought by auto floor financing company against license bond surety, obtaining an early order of dismissal recognizing that financiers are not a protected party under the limited scope of statutory MVD bond (2018).
- Represented performance and payment bond surety in the successful resolution of dozens of contemporaneous bond claims and lawsuits in connection with multi-project default by failed Arizona contractor, concluding with a judgment against the bond principal for personal indemnity in favor of the surety (2011-2013).
- Represented performance bond surety in directing the successful completion of bonded tribal construction project without controversy (2012).
- Successfully defended fidelity carrier in policy limit lawsuit involving alleged \$100M loan loss at failed financial institution based in Arizona (2008 – 2011).
- Represented bond surety in prosecuting claims for indemnity in connection with multi-million-dollar misappropriation by bond principal via surety financing, commencing with a TRO allowing the surety to seize records and accounts without prior notice to the bond principal (2008-2010).
- Obtained summary judgment in favor of fidelity carrier on issue of anti-stacking, upheld by the 9th Circuit on appeal (2008-2009).
- Prosecuted successful legal strategy on behalf of performance bond surety to enforce arbitration and avoid tribal court on tribal owner's bond claims, via a coordinated bankruptcy of the bond principal and petition to the Bankruptcy's Court's broad jurisdiction of core disputes (2007 – 2009).
- Successfully defended bond surety against owner-developer's claims, with an adjudicated award favoring the surety following three-week arbitration proceeding (2006 – 2008).
- Obtained directed verdict (following one-week jury trial) in favor of surety's claim for indemnity against bond principals, with an award of attorney's fees (2007).
- Obtained summary judgment in favor of surety on claim for indemnity against bond principal, with a successful defense of the proceeding appeal (2007).

Published Works

- The Modern Fidelity Claim Deskbook: Understanding the Impact of Technology, Chapter titled "Loss of Digital Assets," Co-Author, American Bar Association (2025)
- The Financial Institution Bond and Commercial Crime Policy: Principles and Annotations, Part II, Chapter 2 – Definitions, Co-author, American Bar Association (2023)
- "Arizona Mechanic's Lien Manual," Chambers Law PLLC (2023)

- “Was that Theft Dishonest?,” Co-Author, Tort Trial & Insurance Practice Law Journal Vol. 54, No. 3 (Fall 2019), American Bar Association.
- “New Appleman on Insurance Law Library Edition,” Contributor, Volume 10, Fidelity Insurance, LexisNexis (2014)
- “Cyber Crime Coverage,” Author, American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2012)
- “Surety Law Update,” Author, Surety and Fidelity Claims Institute (2012)
- “Fidelity and Surety Digest,” Co-editor, American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2006 – Present)
- “Computer Fraud Coverage,” Author, American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2010)

Seminars/Presentations

- Co-presenter, “The Modern Fidelity Claim Deskbook: Understanding the Impact of Technology,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2025)
- Co-presenter, “Definitions in the Commercial Crime Policy and Crime Protection Policy,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2023)
- Program Co-chair, “Pushing the Limits of Traditional Fidelity Coverage,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2022)
- Co-presenter, “Cybersecurity and SEC Reporting: What Needs to Be Reported, and When,” Association of Corporate Council Arizona (2016)
- Co-presenter, “Mediating the Complex Fidelity Claim: How to Get it Right,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2016)
- Co-author, Bond Default Manual, 4th Edition, Chapter 11, The Performing Surety’s Additional Obligations, American Bar Association (2015)
- Co-presenter, “Cybersecurity: Minimizing Risk and Responding to Breaches,” Jennings, Strouss & Salmon and the AZ Chamber of Commerce & Industry (2015)
- Co-presenter, “Cybersecurity: Minimizing Risk and Responding to Breaches,” Lucid Agency + Google 2015 Digital Summit (2015)
- Co-presenter, “Current Trends in Handling and Defending Fidelity and Financial Institution Bond Claims,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2012)
- Co-presenter, “Profiles in Greed: A Study of Common Fidelity Loss Scenarios,” American Bar Association, Tort Trial and Insurance Practice Section, Fidelity and Surety Law Committee (2010)

Honors & Awards

- *The Best Lawyers® in America: Commercial Litigation* (2022 – 2026)

Professional Associations & Memberships

Member, State Bar of Arizona (2004 – present)

- Construction Law Section (2005 – present)

Member, American Bar Association (2005 – present)

- ABA Tort Trial and Insurance Practice Section Fidelity and Surety Law Committee, Law Division, Fidelity Subcommittee Member (2025 – present)

- ABA Tort Trial and Insurance Practice Section Fidelity and Surety Law Committee Member, Past Vice Chair (2014 – 2017)

Member, Maricopa County Bar Association (2005 – present)

- Construction Litigation Practice Group
- Litigation Section
- Small Firm Division
- Corporate Counsel Division
- Real Estate Section

Pro Bono Activities

- State Bar of Arizona, Member's Assistance Program, Volunteer Attorney Mentor (2013 – present)

Community Activities

- Chambers Law Foundation, Founder and Director (2023 – 2025)
- National Kidney Foundation of Arizona, Dancing With the Stars, Fundraiser and Dance Contestant (2019)

Languages

- Student (self-study) of Latin, Spanish, Hebrew, and Greek