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**PRACTICE AREAS**

- Commercial Litigation
- Reinsurance

**BAR AND COURT ADMISSIONS**

- State Court: Massachusetts
- United States District Court:  
District of Massachusetts

**EDUCATION**

- Boston College Law School,  
J.D., 2004
- Villanova University, *summa cum laude*, 2001; B.A.H.  
Honors Program; English  
(major), Business (minor),  
Phi Beta Kappa

Since joining Zelle in 2004, Kristin's practice has focused on the resolution of complex business disputes, including insurance coverage issues, reinsurance matters, and tort and contract claims in the securities context. She has worked on many of the firm's largest and most challenging cases, including a high-value Hurricane Katrina claim, several 9/11-related coverage matters, and a major securities case involving a prominent U.S. bank. Kristin has also been involved in a number of liability insurance coverage matters, including environmental- and asbestos-related coverage matters. In recent years, Kristin has been involved in obtaining successful outcomes in two substantial reinsurance arbitrations.

**REPRESENTATIVE MATTERS**

Represented leading participant in reinsurance dispute regarding settlement of multi-billion dollar claims arising out of the September 11 attack on the World Trade Center.

*Allianz Global Risks US Insurance Co. v. MGM Mirage* (high-value insurance coverage litigation in connection with Hurricane Katrina)

*Port Authority & WTC Properties v. Allianz Global Risks US Insurance Co., et al.* (declaratory judgment action on insurance coverage issues arising out of the 9/11 terrorist attack on the World Trade Center)

*IMC Global, Inc. v. Employers Insurance Company of Wausau* (multi-million dollar Illinois insurance coverage action)

*Gambacorto v. Sunoco, Inc., et al.* (insurance coverage action involving environmental issues)

Confidential reinsurance arbitration (successful representation of client in a high-value dispute over whether an event was a fire or boiler and machinery loss)

**ARTICLES & PRESENTATIONS**

"Alarming Trend Continues with Weymouth Condo Fire," *Massachusetts Law360*, September 19, 2017, author

"Dual Boston Blazes Prompt a New Look at Construction Risks," *Insurance Law360*, August 3, 2017, author

"The 9/11 Litigation - The "Number of Occurrences" Dispute of the Century," *The Brief*, Fall 2016, co-author

"What Constitutes 'Physical Loss' for Property Insurance?" *Insurance Law360*, April 4, 2016, author

"Laminate Flooring and Chinese Drywall: Where Are We Now?" *Insurance Law360*, November 12, 2015, author

"Is Laminate Flooring The New Drywall For Insurers?," *Insurance Law360*, March 6, 2015, author

"Calif. Offers Regulation As Solution To Underinsurance," *Insurance Law360*, June 25, 2014, author

"5th Circ. Continues Pro-Appraisal Trend In Texas," *Insurance Law360*, November 12, 2013, author

"Don't Miss The Boat On Rescission Claims," *Insurance Law360*, March 5, 2013, author

"Brace Yourselves For More Sandy-Related Litigation," *Insurance Law360*, January 8, 2013, co-author

#### **PROFESSIONAL AFFILIATIONS**

American Bar Association

Massachusetts Bar Association

Massachusetts Reinsurance Bar Association, Secretary (April 2015 - April 2016)

#### **NOTEWORTHY**

Kristin was named a Massachusetts "Rising Star" for 2012, 2013, 2014, 2015, 2016 and 2017 (Insurance Coverage and Business Litigation) by *Super*



**Kristin Suga Heres**

*Lawyers magazine.*