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**PRACTICE AREAS**

- Bad Faith and Extra-Contractual Liability
- Commercial Litigation
- Construction

**BAR AND COURT ADMISSIONS**

- State Court: Texas
- U.S. District Court: Northern, Southern, Eastern, and Western Districts of Texas; Western District of Oklahoma; District of Colorado

**EDUCATION**

- The University of Texas School of Law, J.D., *with honors*, 2006
- Rice University, B.A., *cum laude*, 2003

Since joining Zelle in 2006, Kristin's practice has been dedicated to representing clients in a wide range of complex insurance-related matters in both first party and third party disputes. She has significant experience in the areas of general liability, commercial property, energy, builder's risk, errors and omissions, professional liability, workers compensation, construction defects, and bad faith. When possible, Kristin helps her clients resolve their most difficult disputes through a variety of methods, including providing early analysis of key issues, appraisal, and mediation. And where those disputes cannot be resolved outside of litigation, Kristin litigates those matters in state and federal courts across the country.

Kristin also serves as the hiring partner for the Dallas office and the chair of the Firm's Conflicts Committee.

**REPRESENTATIVE MATTERS**

Currently representing market of property insurers in a multi-location coverage dispute arising out of a Hurricane Harvey claim by a school district.

Currently representing CGL carrier in coverage litigation arising out of claims for environmental damage.

Currently representing property insurer in coverage litigation arising out of a \$95 million claim for wind damage to a golf course resort community.

Represented market of builder's risk insurers in \$20 million coverage dispute arising out of electrical failure at a data storage facility.

Represented professional liability insurer in \$50 million coverage litigation.

Represented market of property insurers in \$500 million coverage dispute arising out of a fire at a chemical production facility.

Represented market of property insurers in \$450 million coverage dispute arising out of a labor strike at a gold and copper mine.

Provided coverage advice to professional malpractice insurer in numerous multi-million dollar claims.

Represented multiple property insurers in coverage dispute involving \$81 million claim arising out of a fire at a petrochemical refinery.

Represented builder's risk insurer in coverage dispute arising out of corrosion at a water treatment facility.

Provided coverage opinions and advice for commercial property insurers in countless coverage disputes arising out of Hurricanes Harvey, Ike, Rita, and Katrina.

Litigated and resolved numerous claims involving hail and wind damage to commercial properties.

#### **ARTICLES & PRESENTATIONS**

"Estimating the Value of the Appraisal Process in Property Claims," Zelle CAT-Law Webinar Week, July 25, 2019, co-presenter

"Establishing Waiver of the Right to Appraisal in Texas," *Texas Law360*, October 9, 2018, co-author

"Texas 'Hail Bill' Promotes Dispute Resolution Without Litigation," *Texas Law360*, May 29, 2018, co-author

"The Impact of Hail Litigation: Bigger Than Dents, Dings, and Dimples," Zelle Insurance Webinar Series - Catastrophes, November 15, 2016, presenter

"Texas Hail Damage Claims Seminar—What The Hail™ Is Going On?," May 19, 2016, presenter

"The Latest on Late Notice in Texas Property Insurance," *Texas Law360*, May 16, 2016, author

Insurance Appraisal: "A Valuable Tool or a Process Run Amok?", National Association of Catastrophe Adjusters Annual Convention, January 12, 2016, presenter

"Waiving the Right to Appraisal Just Got Easier in Texas," *Texas Law360*, October 8, 2015, author

Insurance Appraisal: "A Valuable Tool or a Process Run Amok?", Catastrophe Adjusters Training Institute, March 20, 2015, presenter

"Can A House Be An Advertisement? The 5th Circ. Thinks So," *Texas Law360*, March 11, 2015, author

"5th Circ. Highlights Importance Of Claim Investigation," *Texas Law360*, January 9, 2015, author

"Testing Texas CGL Coverage For 3rd Party Products," *Texas Law360*, October 22, 2014, author

"Tale of the Texas Appraisal Provision," *Texas Law360*, February 4, 2014, author

#### **PROFESSIONAL AFFILIATIONS**

State Bar of Texas

Dallas Bar Association

American Bar Association