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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Climate Change
- Construction
- Engineering and Construction
- Insurance
- Pandemic Claims and Litigation
- Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

- State Court: Texas
- US District Court: Northern, Eastern, Western and Southern Districts of Texas
- Second Circuit Court of Appeals

EDUCATION

- South Texas College of Law, J.D., *cum laude*, 1991
- University of Utah, B.S. Sociology, 1988
- University of Utah, B.S. Economics, 1986

For almost three decades, Steve has been at the forefront of significant issues facing the commercial property insurance industry. As a young lawyer in 1992, Steve was asked by a client to evaluate subrogation potential for their significant Hurricane Andrew loss exposure. At that time, the general industry belief was that hurricanes did not present subrogation opportunities as the damage resulted from an “act of god.” Steve disagreed, living in Miami for almost three years and obtaining subrogation recoveries totaling almost \$50 million for his client. That work led to Steve becoming a sought-after subrogation attorney for large weather-related losses. For the next decade, Steve devoted his practice to suing contractors, engineers, architects, and materials suppliers when buildings failed in moderate weather events.

Shortly after the 911 Terrorist Attack, Steve’s practice moved to New York where he devoted a decade of his career to leading the \$5 billion subrogation action against airlines and aviation security companies alleged to be responsible for negligence at airport security checkpoints. As a lead lawyer on the Plaintiffs’ Executive Committee, Steve was involved in directing all aspects of the action on behalf of the entire group of property damage plaintiffs, working alongside the nation’s top plaintiffs’ aviation lawyers representing families pursuing wrongful death cases. In 2011, the subrogation litigation settled for \$1.2 billion, reportedly still today the largest cash payment subrogation recovery ever obtained by the insurance industry.

Upon Steve’s return to Texas in 2011, he noticed an increasing number of lawsuits against his clients arising from hail damage claims. Since that time, Steve’s practice has been devoted entirely to leading the insurance industry response to the emerging hail risk. His practice has focused primarily on addressing the issues arising in hail damage claims and resulting litigation. In addition to representing his clients in litigated disputes, Steve spends considerable time working with the insurance industry and other interested stakeholders in finding solutions to the abuses and outright fraud prevalent in these matters. This includes development of policy form changes and legislative solutions, as well as the identification and pursuit of actions against fraudulent actors involved in these matters. His work in rooting out improper conduct has given Steve the reputation of being the insurance industry enforcer fighting improper and illegal conduct in weather-related litigation.

Recently, Steve has become actively involved in the insurance industry response to business interruption claims arising from the COVID-19 pandemic. In addition to representing his clients in individual and class action matters, Steve is working with insurance industry trade groups in formulating and directing the overall response to the issues arising in these matters.

An entertaining and informative speaker, Steve is frequently asked to present for industry groups and clients concerning his work on significant industry risk exposures. His bi-annual “*Texas Hail Claims – What The Hail Is Going On?*” conference has become an industry favorite. His presentation detailing his decade of work on the historic 9/11 Terrorist Attack litigation is commonly referred to as the most interesting CE presentation attendees have ever attended. Steve also writes frequently on issues involving his insurance litigation practice.

ARTICLES & PRESENTATIONS

Steven Badger Interviewed by NBC News - Houston: 20 Years After 9/11: How the World has Changed, September 6, 2021

Steve Badger Interview on Ryans' Rants Podcast - Texas Waiving of Deductibles Statute and Other Timely Topics, June 1, 2021

Steven Badger Quoted in Claims Journal: Uptick in COVID-Related Business Interruption Lawsuits, April 8, 2021

Steven Badger Interviewed by ABC Dallas-Ft. Worth: Roofing Supplies in Short Supply as TX Braces for Hail Season, March 22, 2021

Steven Badger Interviewed by NBC Dallas-Ft. Worth: Navigating Insurance Coverage For Winter Storm Damages, March 11, 2021

Steven Badger Interviewed: Texas Experts Believe Construction Changes Can Cut Destruction From Weather Events Down, February 25, 2021

Steven Badger Interviewed: Better Business Bureau Says Complaints Against Contractors Are Up, February 23, 2021

Steven Badger Quoted in Claims Journal: New Protocols Aim to Streamline

Discovery in COVID Business-Interruption Lawsuits, February 12, 2021

"COVID-19 Business Interruption and Liability Claims," Insurance Council of Texas, February 9, 2021, co-presenter

"The Changing Appraisal Landscape-What are the Top Trends?," 2021 Windstorm Conference, February 1, 2021, co-presenter

Steven Badger Quoted on Bloomberg Businessweek: U.S. Businesses Are Fighting Insurers in the Biggest Legal Battle of the Pandemic, November 2, 2020

Steven Badger Quoted in Claims Journal re: Insurers' Early Wins in COVID-19 Business-Interruption Suits, October 1, 2020

Steven Badger Insurance Law360 Interview: Untangling COVID-19 Coverage Cases, June 2, 2020

Steven Badger quoted in Texas Lawyer: Insurance Industry Response to the Influx of COVID Litigation, June 1, 2020

Steven Badger Named to IAALS Working Group to Develop Initial Discovery Protocols for COVID-19 Insurance Litigation, May 27, 2020

Steven Badger Quoted in Claims Journal Opposing Federal MDL For COVID-19 Business Interruption Lawsuits, May 22, 2020

Steven Badger Quoted in Claims Journal: Emergency Orders May not be the Ammo Plaintiffs Hoped for in Business-Interruption Suits, May 14, 2020

Steven Badger Quoted in SE Texas Record: Texas State Bar Issues Ethics Opinion on Hail Lawyer Advertising Booths, April 29, 2020

Steven Badger Quoted in Reuters: COVID-19 response 'could bankrupt the insurance industry', April 15, 2020

Steven Badger Quoted on Eater.com: Legal Battle Begins Over Restaurant Business Interruption Claims, April 10, 2020

Steven Badger on WGN Radio – Chicago: COVID-19 Commercial Property

Insurance Coverage, April 9, 2020

Steven Badger Quoted in Hawaii Civil Beat: Hospitality Industry Pushing for Insurers to Pay Business Interruption Claims, April 8, 2020

Steven Badger Quoted in Claims Journal: Appellate Court Revives Lawsuit Against National Claims Negotiators, April 6, 2020

Steven Badger Quoted - Attorneys at Odds Over Whether Insurance Covers Coronavirus Relief, April 1, 2020

Steven Badger Quoted: Insurance fight looms over coronavirus business interruption, March 25, 2020

Steven Badger Quoted in Insurance Journal: Restaurant Suit Tests Business Interruption Insurance for Coronavirus Shutdowns, March 19, 2020

Steven Badger and Shannon O'Malley Cited in Claims Journal: Restaurant Asks Court to Declare Coronavirus Shutdown Covered By Insurance Policy, March 17, 2020

Steven Badger Quoted: First U.S. Coronavirus Insurance Dispute, March 17, 2020

Steven Badger PLRB Interview – Texas Weather Claims: An Update from the Trenches, December 3, 2019

Steven Badger Quoted in CBS 11 Article Regarding Deductible Scammer, November 1, 2019

"Texas Hail Update," Lloyd's Market Association Masterclass, October 8, 2019, presenter

Steven Badger Quoted in Community Impact: Homeowners to Pay Full Roof Replacement Deductible Under New Law, August 9, 2019

"Current Fraud and Other Improper Schemes in CAT Claims," Zelle CAT-Law Webinar Week, July 26, 2019, presenter

Steven Badger Quoted in Claims Journal: Texas Supreme Court Clarifies Bad

Faith in Appraisal Process, July 2, 2019

Dallas Morning News Names Zelle's Steven Badger to 'Watchdog Hall of Fame' For Work on Roofing Bill, June 8, 2019

Steven Badger Appears on NBC5 Dallas to Talk About Improper Contractor Liens, May 16, 2019

"Insurance and Public Policy Issues Arising from the 911 Terrorist Attack," The Sunshine Conference, May 15, 2019, special guest speaker

"What the Hail is Going On?," NAMIC Personal Lines Seminar, April 15-17, 2019, presenter

"Hot Topics and Abuses in Property Appraisals," DRI Insurance Coverage and Claims Institute, April 3-5, 2019, presenter

Steven Badger on KPRC Houston – Proposed Roofing Law Aims to Protect Consumers, March 6, 2019

Steven Badger Quoted in *Carrier Management*: New Protocols for First-Party Insurance Disaster Claims, February 25, 2019

Live Industry Debate, 2019 Win the Storm Conference, February 21-23, 2019, co-presenter

Steven Badger Quoted in *Law360*: Proposed Texas Bill Would Require Reroofing Contractor Registration, February 21, 2019

Steven Badger Participates in Development of Discovery Protocols for Federal Court Disaster Litigation, February 20, 2019

"Texas Hail and Harvey Claims - Update from the Trenches," Leading Edge Claims Service's 10th Annual Claims Conference, February 6-8, 2019, keynote speaker

Steven Badger in *Dallas Morning News* - TX Legislature targets storm-chasing roofers for 'reform', February 7, 2019

Steven Badger Discusses Texas Reroofing Contractor Registration Legislation

with KBTX-TV, January 31, 2019

Steven Badger NBC Facebook LIVE Interview – Roofing Scammers, January 30, 2019

Steven Badger Discusses Texas Reroofing Contractor Registration Legislation with NBC and CBS, January 28, 2019

Steven Badger Quoted in *Claims Journal*: Texas Intervenes in Public Adjuster Bankruptcy, December 19, 2018

Steven Badger Quoted in *Insurance Law360* Regarding Contractors Illegally Acting as Public Adjusters, November 29, 2018

"Texas Hail and Harvey Claims Update," LMA Academy Master Class, November 19, 2018, presenter

Steven Badger Quoted in *SE Texas Record*: Law Firm Sued Over Hail Litigation Payments, November 12, 2018

Steven Badger Quoted in *Insurance Law360* Regarding Fraudulent Hail Claim Lawsuit, October 23, 2018

"Current Fraud and Other Improper Schemes In Texas Hail and Harvey Claims," Insurance Council of Texas webinar, October 17, 2018, presenter

Steven Badger Quoted in *Insurance Law360* Regarding Post-Harvey Coverage Suits, August 20, 2018

Steven Badger Quoted in *Claims Journal*: Federal Court Ruling Vacates Hail Claim Appraisal Award, July 26, 2018

Steven Badger Quoted in *SE Texas Record* Regarding Hail Attorney Conviction in Barratry Scheme, July 9, 2018

Steven Badger Discusses "Contractor vs. Carrier" Issues in TX With Anthony Delmedico, July 3, 2018

"Weather Related Claims and Forces of Nature," 2018 Advanced Insurance Law Seminar, San Antonio, TX, June 27, 2018, co-presenter

Steven Badger Quoted in *SE Texas Record* Regarding Disputed Harvey Claims, June 11, 2018

"Subrogation Actions: Insurance & Public Policy Issues Arising from the 9/11 Terrorist Attack," Loss Executives Association's 87th Spring & Education Conference, Newport, RI, June 6-8, 2018, presenter

"Ethical Considerations in Handling Hurricane Claims," HarrisMartin's Hurricane Litigation Conference: Navigating the Most Expensive Hurricane Season in U.S. History - A Claims Handling Boot Camp, Miami Beach, FL, May 22, 2018, presenter

Steven Badger Testifies Before Texas House of Representatives: House Committee on Insurance, April 24, 2018

Steven Badger Interviewed - What the Hail is Going on in Texas in 2018, March 20, 2018

"Subrogation Arising From the 9/11 Terrorist Attack: Million Dollar Lessons from a Billion Dollar Case," Combined Claims Conference, Garden Grove, CA, March 6, 2018, keynote speaker

"Yes, Hail No!," Property Insurance Law Committee (PILC) Spring CLE Meeting hosted by the American Bar Association, Nashville, TN, March 1-3, 2018, panelist

"Contractor vs. Carrier," Win the Storm Conference, Las Vegas, NV, March 1-3, 2018, co-presenter

Crawford's 2018 CAT Conference, San Antonio, TX, February 25-March 1, 2018, keynote speaker

"Insurance and Public Policy Issues Arising From the 911 Terrorist Attack," Joe Vincent Management Seminar hosted by the Independent Insurance Agents of Texas, Austin, TX, January 28-30, 2018, presenter

"Fixing Problems in the Texas Insurance Appraisal Process," *Texas Law360*, January 24, 2018, author

"Merlin vs. Badger: The Great Debate Sequel," 2018 WIND Conference, Orlando, FL, January 14-19, 2018, co-presenter

Steven Badger Quoted in *D CEO Magazine* Regarding HB 1774's Impact on Insurance Claims, December 8, 2017

"Common Disputes & Emerging Issues in the Large Commercial Roofing Loss," PLRB Large Loss Conference, Ft. Worth, TX, November 15-17, 2017, co-presenter

"Perspectives from the Defense," HarrisMartin's Hurricane Harvey Conference, Houston, TX, October 19, 2017, co-presenter

Steven Badger Quoted in *Claims Journal* Regarding TX Roofer Appealing Class Certification in Case Alleging Hail Damage Solicitation, September 22, 2017

Steven Badger Quoted in *Claims Journal* Regarding First Harvey Lawsuit Filed to Beat New Texas Law, September 4, 2017

Steven Badger Interviewed Regarding HB1774's Impact on Frivolous Lawsuits, September 2, 2017

Steven Badger Quoted in *Claims Journal* Regarding Public Adjuster Charged With Insurance Fraud, August 25, 2017

Steven Badger Quoted in *SE Texas Record* Regarding Hail Lawsuit Sanctions, August 21, 2017

Steven Badger Quoted in *Claims Journal* Regarding Class Action Against Roofer in Hail Damage Solicitation, August 8, 2017

"Insurance and Public Policy Issues Arising From the 911 Terrorist Attack," Texas Surplus Lines Association (TSLA), Vail, CO, July 16-19, 2017, presenter

"One of Subrogation's Largest Property Cases – Lessons for All," National Association for Subrogation Professionals webinar, June 28, 2017, presenter

"Insurance/Legislative Update," State Bar of Texas Annual Meeting, Dallas, TX, June 23, 2017, presenter

"TX Hail Claims & Lawsuits . . . What the Hail™ is Going On?," Independent Insurance Agents of Dallas, June 21, 2017, presenter

Steven Badger Quoted in *Claims Journal* Regarding Hail Attorney Indicted for Barratry and Fraud, June 9, 2017

Steven Badger Quoted in *Construction Dive* on Roofing Oversight Rules, May 25, 2017

Steven Badger Quoted in *Dallas Morning News* Regarding Illegality of Not Paying Insurance Deductibles, May 12, 2017

Steven Badger Quoted in *SE Texas Record* Regarding Hail Suits Filings Before HB 1774 Vote, May 8, 2017

Steven Badger Interviewed on Unauthorized Practice of Public Adjusting, May 2, 2017

Steven Badger Quoted in *Claims Journal* Regarding Pending Hail Legislation in Texas, May 1, 2017

Steven Badger Interviewed Regarding Voluntary Certification Program for TX Roofers, March 27, 2017

Steven Badger Quoted in *SE Texas Record* Regarding TX Mass Storm Litigation, March 27, 2017

Steven Badger Profiled in *Dallas Morning News* Regarding Efforts to Pass TX Bill on Roofer Crimes, March 24, 2017

Steven Badger Quoted in *Dallas Morning News* Regarding Voluntary Certification for TX Storm-Chasing Roofers, March 9, 2017

Steven Badger Quoted in *SE Texas Record* Regarding Hidalgo County Barratry Charge, February 10, 2017

Steven Badger Quoted in *Dallas Morning News* Regarding Worst Roofing Scheme in Dallas-Ft. Worth History, February 17, 2017

"Merlin vs. Badger: The Great Debate On All Things Appraisal and Hail

Related," 2017 Windstorm Conference, Orlando, FL, January 29-February 2, 2017, co-presenter

"Texas Hail Claims: What the Hail™ is Going On?," Joe Vincent Management Seminar hosted by the Independent Insurance Agents of Texas, Austin, TX, January 29-31, 2017, presenter

Claims Journal Names Hail Top-Trending Story of 2016; Steven Badger Quoted, December 22, 2016

Steven Badger Quoted in *Forbes* Regarding Baseless Hailstorm Claims, December 14, 2016

"San Antonio Hail Suit Standing Orders: Here We Go Again!" *Texas Law360*, December 13, 2016, co-author

Steven Badger Quoted in *SE Texas Record* Regarding Suspension of Hailstorm Attorney, November 22, 2016

"Cost Drivers Panel: Risky Business," PCI Annual Meeting, Dallas, TX, October 24-25, 2016, panelist

Steven Badger Quoted in *SE Texas Record* Regarding Hail Lawsuit Brought on Behalf of Dead Man, October 20, 2016

Steven Badger Quoted in *Forbes* Regarding Barratry Class Action Against Texas Law Firm, October 7, 2016

Steven Badger Interviewed Regarding Texas Woman Receiving New Roof, October 5, 2016

Steven Badger Testifies Before Texas Senate Business & Commerce Committee Regarding Hail Related Litigation, October 5, 2016

Steven Badger Quoted in *Forbes* Regarding Barratry Epidemic in Texas, October 4, 2016

Steven Badger Quoted in *SE Texas Record* Regarding State Farm Defeat of Storm Lawsuit, October 4, 2016

Steven Badger Quoted in *Laredo Morning Times* Regarding Insurance Company Victories in Texas Hail Suits, October 3, 2016

Steven Badger PLRB Industry Insights Presentation: The Hail Lawsuit Frenzy, September 2, 2016

Steven Badger Interviewed by *Claims Journal* Regarding Felony Charge, Restitution in TX Hail Suit, September 1, 2016

Steven Badger Quoted in *Laredo Morning Times* Regarding Emerging Hail Risk, August 28, 2016

Steven Badger Interviewed Regarding Roofing Company Scheme to Take Homeowners' Money, August 22, 2016

Steven Badger Quoted in *SE Texas Record* Regarding Hail Lawsuit Feeding Frenzy, August 16, 2016

Steven Badger Quoted in *SE Texas Record* Regarding Another Texas Insurance Industry Trial Victory, July 19, 2016

"Texas Hail Claims -- What The Hail™ Is Going On?," Texas Surplus Lines Association, July 17-20, 2016, presenter

"The Emerging Hail Risk – What The Hail™ Is Going On?," ACE (America's Claims Event) Conference, Minneapolis, MN, June 22-24, 2016, presenter

"The Emerging Hail Risk: Update from the Trenches," Lloyd's Market Association Masterclass, June 8, 2016, co-presenter

Steven Badger Quoted in *Claims Journal* Regarding States Impacted by Barrage of Hail Lawsuits, May 31, 2016

"Avoiding Bad Faith Allegations -- Good Faith For Texas Adjusters," Texas Independent Insurance Adjusters Association (TIAAA), Dallas, TX, May 5, 2016, presenter

"The Hail Lawsuit Feeding Frenzy: Update From The Trenches," 2016 PLRB Claims Conference, San Antonio, TX, April 17-20, 2016, presenter

"The Emerged Hail Risk: The Balanced Solutions," *Claims Journal*, April 13, 2016, author

Steven Badger Quoted in *SE Texas Record* on Hailstorm Litigation Leading to Potential Limitation on Insurance Coverage, April 8, 2016

"The Emerged Hail Risk: What the Hail™ is Still Going on and Getting Worse?," *Claims Journal*, April 6, 2016, author

Steven Badger Quoted in *Property Insurance Report* Regarding Hail Claim Litigation in Texas, April 4, 2016

Steven Badger Quoted in *SE Texas Record* Regarding State Farm Defeat of Hail Claim Lawsuit, March 28, 2016

Steven Badger Interviewed by KPRC Houston Regarding Frivolous Hail Lawsuits, February 19, 2016

"Weather Damage Claims: What the Hail™ is the Fuss All About," 2016 Northwest Loss Association Conference, Bloomington, MN, February 17, 2016, presenter

"Lawsuits from 2013 hailstorm continue to clog legal system," Steven Badger quoted, *Amarillo Globe News*, December 15, 2015

"Scare tactics, fraud and barratry – the 'feeding frenzy' that has become mass insurance litigation in Texas," Steven Badger quoted, *Southeast Texas Record*, December 10, 2015

"Hailstorms, the new hurricane litigation boom for Texas trial lawyers," Steven Badger quoted, *Southeast Texas Record*, September 3, 2015

"Attorney: Hail Claims 'Cottage Industry' Bad News for Texas," Steven Badger quoted, *Insurance Journal*, August 10, 2015

"What the Hail™ is Going On?," Loss Executive Association's (LEA) 84th Spring Meeting and Educational Conference, Newport, RI, June 10-12, 2015, co-presenter

Steven Badger Quoted in *Texas Lawyer* Regarding Insurance Reform

Legislation, May 11, 2015

Steven Badger Testifies Before Texas Senate Business and Commerce Committee Regarding Hail Damage Claim Abuse, March 31, 2015

"Hail Damage Claims: What The Hail™ Is Going On?," 2015 PLRB Claims Conference, Anaheim, CA, March 30—April 1, 2015, co-presenter

"Update on Key Issues Affecting Hail Claims," Lloyd's Market Association Masterclass, March 19, 2015, co-presenter

"What the Hail™ is Going On?," Catastrophe Response Unit's (CRU) 5th Annual Independent Adjuster Conference, February 26, 2015, presenter

"What the Hail™ is Going On?," Wardlaw Adjuster Conference, February 25, 2015, presenter

"What the Hail™ is Going On?," 14th Annual Mason Claim Service Continuing Education Seminar, February 17, 2015, presenter

Steven Badger Quoted in *Insurance Journal* Regarding Hail Litigation in Texas, February 4, 2015

"What the Hail™ is Going On?," Catastrophe Specialist, Inc. Adjuster Conference, January 28, 2015, presenter

"What the Hail™ is Going On?," Windstorm Insurance Conference, January 19-22, 2015, presenter

"And Another Texas Court Realizes What The Hail™ Is Going On?," December 3, 2014, author

"Texas Juror Witnesses Firsthand What the Hail™ is Going on in Texas," *Claims Journal*, December 1, 2014, author

"Texas Insurance Appraisals - A Process Run Amok?," UT Law's 19th Annual Insurance Law Institute, November 13, 2014, co-presenter

"Texas Hail Damage Claims - Update from the Trenches Webinar," October 22, 2014, presenter

"NY Joins Texas In The Broad Use Of Appraisal," *Insurance Law360*, August 28, 2014, author

"The Emerging Hail Risk: What The Hail™ Is Going On?," *Claims Journal*, Spring 2014, author

"What The Hail™ Is Going On?," Lloyd's Market Association Masterclass, March 20, 2014, co-presenter

"Texas Hail Damage Claims Seminar—What The Hail™ Is Going On?," March 6, 2014, presenter

Publisher – "Texas Hail Claims Bulletin", a monthly email bulletin providing information and resources relating to hail damage claim issues. To subscribe, email dgruber@zelle.com.

PROFESSIONAL AFFILIATIONS

National Association of Subrogation Professionals

American Association for Justice

State Bar of Texas; Insurance Law Section

American Bar Association; Tort and Insurance Practice Section, Property Insurance Law Committee

NOTEWORTHY

Steve recently served on the Property Damage Plaintiffs Executive Committee leading subrogation efforts from the 9/11 terrorist attack.

Steve assisted the Texas Legislature in enacting new licensing requirements governing the conduct of public adjusters.

Steve was selected by his peers for inclusion in *The Best Lawyers in America*® for 2020, 2021 and 2022.

PAST PROFESSIONAL EXPERIENCE

Texas Supreme Court, Justice Jack Hightower, Briefing Attorney 1991-1992