



***Notice to Public
of Upcoming Consideration by
Board of Trustees of Contingent Fee
Contract for Legal Services***

Pursuant to Section 2254.1036 of the Texas Government Code, Texas Municipal League Intergovernmental Risk Pool provides this written notice to the public of certain information regarding a contingent fee contract for legal services that will be considered by the Risk Pool's Board of Trustees at the next Board of Trustees Meeting, which will occur as an in-person event at the following location on the following dates and times:

Omni Fort Worth Hotel
1300 Houston St.
Fort Worth, Texas 76102
February 4, 2022, 8:30 a.m. and February 5, 2022 at 8:00 a.m.

This upcoming meeting is called, in part, for the purpose of the Board of Trustees considering the following matters for purposes of determining whether to approve a contingent fee contract for legal services. If approved by the Board of Trustees, the contract then would be submitted to the Texas Attorney General for approval.

A. Reasons for Pursuing the Matter and Desired Outcome

As of November 30, 2021, the Risk Pool had established 559 property claims arising from the winter storm that began in February 2021. As of November 30, 2021, the Risk Pool had incurred an anticipated total amount of \$75,774,646 for these claims, of which the Risk Pool had already paid \$49,042,047. Most of the claims involve frozen and broken pipes and the ensuing damage suffered by Members that lost power. Providing coverage to Members for these damages gave rise to a right of subrogation on the part of the Risk Pool and a right to bring claims against responsible third parties.

The comparative responsibility of the various electric-grid participants is currently under investigation by claimants, regulators, and the participants themselves, including ERCOT, power generators, gas producers, and utilities. Many lawsuits have been filed in Texas courts alleging these participants are liable for damages arising from the lack of electricity. Those cases have been consolidated into a single pretrial Multidistrict Litigation matter—*In Re Winter Storm Uri Litigation*. Many large insurance companies are expected to join the litigation to pursue subrogation for winter-storm property losses claimed by their insureds.

The Risk Pool will consider pursuing similar subrogation for the purpose of ensuring that any responsible third parties and/or their insurance carriers, in fairness, bear the financial burden of Members' winter-storm losses, instead of the Risk Pool, which pays such claims with public funds. The Risk Pool desires, as an outcome, to recoup these losses through settlements with, or civil judgments against, responsible third parties. The Risk Pool desires to pursue these reimbursements

in furtherance of its duty to responsibly manage Members' pooled funds for the protection of their financial stability and continue its mission to provide a stable and economic source of risk financing for local governments in Texas.

B. Competence, Qualifications, and Experience of Attorney or Law Firm

To pursue subrogation, the Risk Pool considers entering a contingent fee contract for legal services to be provided by the law firm Kane Russell Coleman Logan PC, with the matter principally to be handled by attorneys Lawrence Bowman and David Fisk, bringing with them the competence, qualifications, and experience set forth in the following attachments:

- Attachment 1: Curriculum Vitae of Attorney Lawrence Bowman
- Attachment 2: Curriculum Vitae of Attorney David Fisk
- Attachment 3: Kane Russell Coleman Logan PC: Large Loss Subrogation
- Attachment 4: Kane Russell Coleman Logan PC: Complex Commercial Litigation
- Attachment 5: Kane Russell Coleman Logan PC: Insurance

C. Nature of Relationship

With such an agreement, Kane Russell Coleman Logan PC and its attorneys will serve as attorneys for their client, the Risk Pool, in an attorney-client relationship, beginning upon approval of the contract by the Texas Attorney General. In exchange for providing legal services to pursue subrogation for winter-storm property claims on behalf of the Risk Pool, the Risk Pool will compensate Kane Russell Coleman Logan PC with a fee contingent on the successful outcome, under a methodology set forth in an agreement that allows for the fee to be calculated based upon a percentage of the recovery.

D. Reasons the Legal Services Cannot Be Adequately Performed by Staff

These legal services cannot be adequately performed by staff of the Risk Pool, which currently employs two subrogation attorneys. This matter potentially involves over 500 claims, consisting of losses greater than \$60 million, in every jurisdiction of the State of Texas, and involving complex matters—the Texas energy grid and the interplay of economics and engineering that led to massive blackouts. The Risk Pool does not have the staffing capacity to thoroughly handle matters of this size, volume, and complexity. Risk Pool staff also cannot provide the benefits that accompany using outside attorneys who jointly represent multiple insurance clients in the same litigation, which allows the group of jointly represented clients to share the costs of the attorneys' time, litigation expenses, and expert fees.

E. Reasons the Legal Services Cannot Be Reasonably Obtained Upon Hourly Fees Without Contingency

These legal services cannot be reasonably obtained upon hourly fees without contingency. The law firms handling much of the winter-storm subrogation on behalf of insurance providers appear to be doing so on contingency, such that an attorney willing to work upon hourly fees likely will be less knowledgeable about the litigation and less likely to provide the cost-sharing benefits of joint representation. Further, obtaining legal services upon hourly fees would carry the risk that

the Risk Pool's legal fees exceed its recoveries, and a non-contingent arrangement would diminish the motivation to prevail that accompanies an attorney's vested interest in the outcome.

F. Reasons Entering into a Contingent Fee Contract Is in the Best Interest of the Residents

The Risk Pool provides property coverage for over 2800 local governments across the State of Texas that have pooled their funds together to create a joint public fund that covers property losses like the damages that arose during the winter storm. The amount each Member contributes annually to the Risk Pool for the fund is funded, in turn, by taxpaying residents, and each Member's contribution is calculated in part based upon Members' total losses, minus subrogation recoveries. Thus, by pursuing subrogation recoveries, the Risk Pool protects the financial stability of taxpaying residents in Texas, who fund their local governments' contributions to the Risk Pool. By recouping winter-storm losses from responsible third parties, the Risk Pool furthers its mission to responsibly manage this joint public fund and thereby protect the financial stability of local governments in Texas and their residents. Entering into a contingent fee contract for legal services will offer an effective and economic way to pursue winter-storm subrogation, which will help the Risk Pool remain a stable and economic source of risk financing for local governments, in the best interest of their residents.

Lawrence T. Bowman

DIRECTOR

For more than three decades trial lawyer Lawrence “Larry” Bowman has represented clients in complex commercial litigation, including construction, energy, contractual, tort, product liability, intellectual property, antitrust, and securities matters. He counsels a broad spectrum of individual corporate and insurance company clients in the courtroom during trials and around the negotiation table in the settlement of significant cases.

Larry enjoys representing people and organizations involved in building things and adding value to their communities. He frequently advises contractors and subcontractors and other construction-related companies dealing with disasters such as fires, crane failures, and structural collapses. The process of large-scale commercial construction comes fraught with many kinds of risks, and Larry’s clients rely on him to guide them through the aftermath of accidents, injuries, construction defects, and other challenging situations.

With many years of experience and an in-depth insight into the legal landscape, Larry quickly reads and understands the relationships among the parties involved in conflicts stemming from project incidents. He adeptly synthesizes information—including physical evidence, eyewitness testimonies, and personal observations—to create coherent and influential accounts that explain why and how something happened, who is responsible, who may not be responsible.

When clients hire Larry he takes the time to discuss their issues empathetically and thoroughly, see things from their perspective, and gain a keen understanding of their problems in all their dimensions. He then draws on his broad and deep knowledge to create sensible strategies that contain and manage problems while helping clients attain their goals. If courtroom litigation is the best path forward, Larry brings skilled and passionate advocacy to maximize outcomes.

Away from the Office

In his free time, Larry is an avid reader of many types of prose and frequently attends movies and theater performances. In addition to swimming, hiking, and playing golf, he travels often for both work and pleasure and enjoys spending time with his wife Judie, their three children, and five grandchildren.

Practice Focus

Construction, Energy, Oil and Gas, Environmental, Insurance, Intellectual Property, Large Loss Subrogation, Litigation, Cyber Security, Complex Commercial Litigation, Professional Liability

Honors



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LAW SCHOOL

Pennsylvania State University, The
Dickinson School of Law
J.D., 1978

UNDERGRADUATE

La Salle University
B.A., 1975

- AV Preeminent®, Martindale Hubbell
- Super Lawyers, Thomson Reuters (2004 - 2007, 2013 - 2019)
- Ranked in Chambers USA Guide, Business Litigation (2010-2014)
- Recently selected as a Member of the American Board of Trial Advocates
- Elected to membership in the Fellows of the Texas Bar Foundation, the largest charitably-funded bar foundation in the country
- Selected as a Fellow of the Litigation Counsel of America (LCA)

Admissions

- State Bar of Texas, 1994
 - State Courts of Texas
 - United States District Courts for the Northern, Southern and Western Districts of Texas
- State Bar of Pennsylvania,
- State Bar of Commonwealth of Pennsylvania, 1978
- United States Court of Appeals for the Fifth Circuit

Associations

- American Board of Trial Advocates
- American Bar Association
- American Trial Lawyers Association
- Association of Trial Lawyers
- Dallas Bar Association
- Defense Research Institute
- National Association of Subrogation Professionals
- National Fire Protection Association
- Member - Loss Executives Association (LEA)
- Fellow - Litigation Counsel of America (LCA)
- Member - Counsel on Litigation Management (CLM)

Experience

For over 30 years, Larry has represented clients in complex commercial litigation matters including contractual, tort, construction, product liability, intellectual property, antitrust and securities.

- \$25 million in claims resulting from the collision of the M/V BRIGHTFIELD with the New Orleans Riverwalk Mall and connecting hotel in New Orleans resulting in an 85 percent recovery for all property damage.
- \$17 million claim of RT Realty against the Dallas Area Rapid Transit and Gilbert Construction regarding the blocking of drainage and sewer lines which caused a fire and electrical failures in the RT Realty building during a 100-year storm due to flooding.
- \$10 million settlement involving complex construction defect claims representing the homeowners of a high-end condominium development on Lake Travis, Texas arising from defective design and construction.
- \$4 million construction claim involving the property owners of a high-rise condominium development in Austin, Texas.
- \$40 million claim involving a ruptured gas pipeline in Greenville, Texas resulting in a favorable confidential settlement.
- \$105 million dollar claim involving the failure of blowout preventers in a high temperature high pressure gas well in Southern Louisiana.

- Recovered full contract damages, attorney's fees and costs for a large road builder in a dispute with the project owner and project engineer.
- Successfully prosecuted a claim for a subcontractor against general contractor involved in manufacturing housing units on a military base in Oklahoma.
- Successfully tried many fire cases involving both personal injury and damages to real and personal property.

Clients

Larry has represented a broad spectrum of individual corporate and insurance company clientele at trial and in settlement of significant cases.

Publications

- *Case Summary: Overcoming a Motion to Strike and Exclude Expert Testimony in Fire Cases*, Subrogator Magazine, Spring/Summer 2017, at 26
- Amount Recoverable in Subrogation, New Appleman on Insurance Law Library Edition ch.162, Sep. 2015
- Co-author, *Kane Russell Coleman & Logan Subrogation Guide* (book published in 2013)
- Author, Broad-Form Indemnity Eliminated in Construction-Related Contracts in Texas, Construction Law Journal (December 2012)

Frequent author for many organizations, including:

- National Association of Subrogation Professionals (NASP)
- National Economic Research Association (NERA)
- Property Loss Research Bureau (PLRB)
- Bar associations and clients in the insurance industry and other arenas

Presentations

- Presenter, *Ambiguity in Insurance Policies*, 2018 Executive Association Annual Conference, January 2018
- Presenter, *Cross-examination of Witnesses*, 2017 Dallas ABOTA Trial Academy, October 2017
- Presenter, *Cross Examination of Witnesses*, KRCL Litigation Seminar, June 2017
- Presenter, *Unwitting Waiver of the Attorney-Client Privilege*, 30th Annual Construction Law Conference for the Texas State Bar, March 2017
- Presenter, *Taking Effective Depositions*, University of Texas Law Conference, September 2012

Frequent lecturer for many organizations, including:

- National Association of Subrogation Professionals (NASP)
- National Economic Research Association (NERA)
- Property Loss Research Bureau (PLRB)
- Bar associations and clients in the insurance industry and other arenas

David H. Fisk

DIRECTOR

"My approach to litigation is thoughtful and direct and has resulted in a very successful record that includes a number of positive jury verdicts and millions of dollars in recoveries for my clients. I am always eager to conduct a thorough but efficient investigation to determine what caused a loss, what could have prevented it, and who should be held accountable. While my experience litigating property loss claims runs the gamut, I find a lot of satisfaction and enjoyment in the construction field, where my practice includes not only resolving construction defect issues but also assisting clients in legal matters from the inception of a project through its completion."

Seasoned litigator David Fisk concentrates his practice on large-loss property subrogation and construction matters, primarily representing businesses, homeowners, and builder's risk, property, and liability insurers pursuing substantial property damage claims. David serves clients throughout Texas and Oklahoma and handles cases across the United States with assistance from his extensive network of local counsel.

The property damage matters David takes on are primarily the result of events that include construction and design defects, fires, explosions, machinery and equipment failures, gas and water leaks, and transit losses. David maintains a particular interest in construction defect claims, but his vast experience and broad knowledge base handling all types of property loss claims likely rival any other attorney. He works closely with other professionals such as fire investigators, forensic engineers, and chemists to uncover evidence to answer questions about the origin and cause of damaging events, as well as responsibility for their occurrence. David finds it gratifying to complete this type of detective work and to present a clear picture of how and why an incident occurred.

On the subrogation side of his practice, David works diligently to keep his clients' claims moving forward and to procure recoveries in a timely and cost-effective manner. His depth of experience allows him to quickly determine whether a recovery claim is worth pursuing. Collaborating closely with clients, he then determines whether a pre-suit resolution is warranted or if the client is better served by engaging in litigation discovery and negotiating a settlement or vigorously taking the case to trial. This fast classification of matters helps his clients craft the most efficient business strategies, allowing them to save time and money.

David also advises developers, owners, and general contractors in construction disputes on both the plaintiff and defendant side of the docket. He has also worked on employee theft/dishonesty claims, personal injury claims, and professional liability claims.

Away from the Office



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LAW SCHOOL

St. Mary's University School of Law
J.D., 2005

UNDERGRADUATE

University of Texas at Austin
B.A., 2002

David been involved in the Dallas Bar Association's annual home-building project in collaboration with Dallas Area Habitat for Humanity since 2006 and has served as Co-Chair of the project for several years. He and his wife, Casey, have three young boys, and David is active in coaching their basketball teams and helping their soccer teams. In his free time, David enjoys playing golf and scuba diving.

Practice Focus

Construction, Insurance, Large Loss Subrogation, Litigation

Honors

- Texas Rising Stars, Thomson Reuters (2014 - 2020)
- Best Lawyers in America®, U.S. News & World Report (2022)
- Life Fellow of the Texas Bar Foundation, 2012
- Distinguished Alumni Award – Parish Episcopal School, 2015
- Phi Delta Phi – Tarlton Inn

Admissions

- State Bar of Texas, 2005
 - United States District Courts for the Northern, Southern, Eastern, and Western Districts of Texas
- State Bar of Oklahoma, 2014
 - United States District Court of the Northern and Eastern Districts of Oklahoma
- United States Court of Appeals for the Fifth Circuit

Associations

- Dallas Bar Association (DBA)
 - Construction Law Section
 - Tort & Insurance Practices Section (TIPS)
 - Community Involvement Committee (CIC)
 - Home Project Committee
- State Bar of Texas Construction Law Section
- National Association of Subrogation Professionals
- Loss Executives Association (LEA)
- Property & Liability Research Bureau (PLRB)
- Oklahoma Bar Association
- TEXO

Experience

- Confidential settlement for the owner of a salt water disposal facility and its property insurers after the facility was destroyed in an explosion and fire.
- Successfully tried claim for homeowners and their property insurer against an Austin, Texas homebuilder involving the defective construction of an outdoor fireplace that caused a fire resulting in significant property damage.
- Settlement with a recovery of almost 80% of the covered loss for the insurer of a workover rig that collapsed during a windstorm.

- Successfully tried claim for a Fortune 500 Company and its property insurers against an electric utility for fire damage caused by the electric utility's failure to own, operate and maintain its equipment in accordance with good utility practice.
- Confidential settlement for the builder's risk insurer of the construction manager/ general contractor for Texas Christian University's football stadium renovation project after a section of precast seating collapsed during construction.
- Successfully tried claim against a fire sprinkler contractor for water damage to specialty lighting equipment and accessories used in the motion picture and television industries that was caused by the failure of a fire sprinkler pipe in a warehouse.
- Successfully tried claim for damage to a 1994 Winfield Gordon E RV-4 aircraft caused by a runway incursion on a private airstrip.

Publications

- Co-author, *The Ins and Outs of Waivers of Subrogation*, Texas State Bar Construction Law Conference, March 2021
- Subrogation Alert: Subrogation Claims and Arbitration Clauses in Construction Contracts, Kane Russell Coleman Logan, August 2020
- Residential Construction Defect Case Law Update: Homeowners Not Entitled to Attorney and Expert Fees, Kane Russell Coleman Logan, August 2020
- OSHA Law: Protecting Your Employees and Your Company from Employee Misconduct, TEXO Association IN FOCUS Summer Magazine, June 2020
- Executive Order GA-14 - Summary for Construction Services, Kane Russell Coleman Logan PC, April 2020
- Impacts on the Construction Industry from Texas' 86th Legislative Session (3-Part Series), Kane Russell Coleman Logan PC, February 2020
- *Case Summary: Overcoming a Motion to Strike and Exclude Expert Testimony in Fire Cases*, Subrogator Magazine, Spring/Summer 2017, at 26
- *Unwitting Waiver of the Attorney/Client Privilege*, 30th Annual Construction Law Conference sponsored by The Construction Law Foundation of Texas and The Construction Law Section of the State Bar of Texas in cooperation with The Texas Institute of Continuing Legal Education, Mar. 2, 2017
- Texas Supreme Court Permits Loss of Use Damages for Destroyed Property, Subrogator Magazine, Spring/Summer 2016, at 124
- *Subrogation Alert: Texas Supreme Court Permits Loss of Use Damages in Total Destruction Case*, Kane Russell Coleman & Logan PC, Jan. 11, 2016
- Amount Recoverable in Subrogation, New Appleman on Insurance Law Library Edition ch.162, Sep. 2015
- Subrogation Alert: Texas Statute Affecting Condominium Construction Defect Claims, Kane Russell Coleman & Logan PC, September 10, 2015
- Is the Malfunction Theory Alive and Well in Texas?, SUBROGATOR, Winter 2015, at 100
- *Litigation Alert: Texas Supreme Court Limits Application of the Economic Loss Rule*, Kane Russell Coleman & Logan PC, Sep. 2, 2014
- A Construction Defect Damages Your Client's Property, Now What?, Dallas Bar Association Headnotes, August 1, 2014
- Impact of Black + Vernooy on Subrogation Claims Against Design Professionals, Builders in Texas; Subrogation & Recovery Alert, July 8, 2013
- Recovering an Insured's Deductible – Texas; Subrogation & Recovery Law Blog, May 17, 2013
- Certificate of Merit Requirement in Federal Diversity Cases; Subrogation & Recovery Law Blog, November 17, 2011
- What Lies Beneath, Construction Today, June 1, 2011
- COGSA vs. Carmack - Carmack Does Not Apply to Overseas Shipment under a Single Through Bill of Lading; Subrogation & Recovery Law Blog, June 28, 2010
- COGSA vs. Carmack - United States Supreme Court To Address Carmack's Application To Intermodal Shipments; Subrogation & Recovery Law Blog, March 5, 2010

- Comparative Contract Fault: Using the AIA Documents to Apportion Contract Damages; The Construction Lawyer, April 1, 2006

Presentations

- *Critical Damages Issues: Property Subrogation Claims*, Property & Liability Resource Bureau Claims Conference & Insurance Services Expo, Apr. 17 & 18, 2018
- *Causes of Action in Texas Construction Law*, The Basic Course in Texas Construction Law, Dec. 1, 2017
- *Absence of a Specific Defect Makes the Manufacturer Stronger – But Not Invincible*, National Association of Subrogation Professionals Annual Conference, Nov. 9, 2015
- *Subrogation Considerations in Fire Claims: NFPA 921 and the Malfunction Theory*, Unified Investigations & Sciences Live Burn 2015, Jan. 28, 2015
- *Understanding and Protecting Your Subrogation Claim*, 2013
- *Avoiding Bad Faith while Preserving Your Subrogation Claim*, Aug. 14, 2013
- *Texas Residential Construction Liability Act (RCLA)*, 2011
- *The TRCCA is Dead; Long Live the RCLA*, Cozen O'Connor 2010 Dallas Subrogation Seminar, 2010
- *Construction Update: TRCCA/TRCLA and Certificates of Merit*, Cozen O'Connor 2009 Dallas Subrogation Seminar, Oct. 20, 2009
- *Arbitration Forums (AF)*, 2008
- *Sovereign Immunity and Statutory Notice Requirements*, 2006

Community

Since 2008, David has been a member of the Dallas Bar Association (DBA) Home Project Committee, serving as a 2014 Vice-Chair and a Co-Chair from 2015-2020. The DBA Home Project Committee manages the DBA's partnership with Dallas Area Habitat for Humanity to sponsor and build a new Habitat home each year since 1991. The DBA is Dallas Habitat's longest running whole-house sponsor and is proud to have contributed to Dallas Habitat's success in providing affordable housing in Dallas.

Large Loss Subrogation

The KRCL Large Loss Subrogation Group is comprised of experienced lawyers who are leaders in the subrogation field. The Group provides legal representation to clients in connection with substantial property damage nationwide. The Group's broad range of subrogation experience includes prosecution and recovery of claims arising from major catastrophic events such as fires, explosions, hurricanes, structural collapses, construction defects, boiler, machinery & equipment failures, gas & water leaks, and a variety of nature-induced losses such as wildfires, windstorms, floods, marine and inland marine losses.

The Group handles the most complex claims for many of the world's leading insurers and re-insurance companies, self-insured companies, third-party administrators, and independent adjustment companies in high profile, large-dollar losses.

The Group has a proven combination of skill and judgment critical to maximizing recoveries. The attorneys regularly counsel clients with regard to early intervention and resolution. KRCL assists clients in gathering and preserving evidence and helps supervise on-site investigation to allow the Group to aggressively pursue the clients' subrogation rights. **KRCL's** attorneys work closely with clients to effectively evaluate issues presented by a loss and determine the most appropriate course of action for recovery.

KRCL attorneys are acutely aware that subrogation disputes can be costly and time consuming undertakings. Consequently, our attorneys focus on minimizing the impact of litigation while at the same time aggressively moving disputes forward without delay or unnecessary expense—whether that be through dispositive motion practice or alternative dispute resolution.

Attorneys in the Large Loss Subrogation Group are frequent authors and lecturers for many organizations, including the National Association of Subrogation Professionals (NASP), National Economic Research Association (NERA), Property & Liability Resource Bureau (PLRB), as well as bar associations and clients in the insurance industry.

Complex Commercial Litigation

Complex litigation often involves numerous parties, voluminous documents and witnesses, unsettled legal issues, litigation in multiple jurisdictions, coordination with government regulators, and other factors that combine to produce a high-risk environment. The demands on the client and on counsel can intensify in the class action or multidistrict litigation contexts.

Sophisticated businesses need experienced counsel to navigate these deeper waters. Lawyers must be able to manage the litigation process efficiently, and must identify, analyze, and present facts and legal issues to opposing counsel and to the court in an organized and persuasive way.

KRCL offers defendants a midsize law firm choice without sacrificing the deep bench that is often needed in complex litigation proceedings. KRCL's complex litigation practice has developed a solid reputation both inside and outside of the courtroom:

- Chambers and Partners reported that "[t]he group is fast, effective and straightforward, and the client's agenda is its agenda."
- The Eastern District of Texas, denying class treatment in favor of a bank, noted KRCL's approach to defending against class certification: "the Court agrees with Defendant that Plaintiff has failed to show how individual issues will not overwhelm this case Moreover, Defendant has submitted a detailed and comprehensive predominance analysis to show the many individualized issues implicated by Plaintiff's claims." *Finley v. Washington Mut. Bank*, F.A., No. 4:07-CV-0225, 2008 WL 2008850 (E.D. Tex. May 08, 2008).

Specific areas of concentration include:

- Class Actions
- Commercial Contracts
- Consumer
- Corporate Governance
- Energy
- Financial Services
- Labor & Employment
- Multidistrict Litigation
- Product Liability
- Real Estate
- Securities

Insurance

Insurance provides an essential form of security. In the event of a serious accident or natural disaster, an insurance policy can allow an individual or a business to avoid financial disaster or ruin. But all too frequently, an insurer's responsibility to cover a claim or an insured's claim to coverage is a divisive issue.

Resolving these disputes can be both costly and time consuming. Consequently, the attorneys at KRCL focus on minimizing the impact of insurance claims on our clients while aggressively moving disputes forward without delay or unnecessary expense.

Our attorneys have a broad range of experience representing insurance companies, self-insured entities and insureds in a variety of matters. Our attorneys routinely provide analysis of insurance coverage issues involving:

- Commercial general liability
- Construction
- Errors and omissions
- Fidelity
- Directors and officers
- Homeowners
- Automobile/business auto coverages, including uninsured/underinsured motorists
- Commercial and personal policies
- Excess and surplus lines

We also aggressively defend complex first-party claims, declaratory judgment actions, insurance code violations, deceptive trade practice disputes and bad-faith/extra-contractual related litigation.

KRCL attorneys have successfully provided insurance-related legal services to a wide variety of insurance carriers and insureds, involving:

- Coverage opinions and analysis of the duty to defend and the duty to indemnify
- Preparing and analyzing *Stowers* settlement demands
- Preparation of reservation of rights letters on behalf of insurance carriers
- Response to reservation of rights letters on behalf of insureds
- Declaratory judgment actions on behalf of carriers and insureds
- Environmental coverage analysis and litigation
- Deceptive trade practice actions
- Disputes concerning excess and umbrella carriers
- Texas Insurance Code Violations
- Bad-faith and extra-contractual actions
- Disputes involving surplus lines and unadmitted insurance carriers
- Errors and omissions coverage analysis and litigation
- ERISA litigation
- Directors and Officers coverage analysis and litigation
- Serving as monitoring counsel for excess carriers on catastrophic injury and other liability matters
- Subrogation litigation
- Employment Practices/EPLI