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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

BAR AND COURT ADMISSIONS

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

EDUCATION

- University of Connecticut School of Law, LL.M in Insurance Law, January 2017
- Texas Wesleyan University School of Law, J.D., *magna cum laude*, 2005
- Otterbein College, B.A., 1994

Licensed in Texas, Arkansas, and the District of Colorado, Jennifer has over twenty-years experience in the insurance industry.

As a litigator, Jennifer's practice is focused on first-party property insurance coverage disputes resulting from catastrophic losses such as hail, wind, ice, water damage, collapse, fire, and explosion.

As an insurance agent and risk manager, Jennifer specialized in large commercial property accounts, including property management companies, rural electrical cooperatives and publicly-traded corporations.

Jennifer's unique and specialized knowledge of property insurance risks from the perspective of both a lawyer and insurance-industry insider allows her to effectively resolve complex disputes on a cost-effective basis for her clients.

Through talent combined with effort, Jennifer has become an expert and go-to lawyer for her clients in the field of property insurance law. To that end, in 2017 Jennifer received an L.L.M. in Insurance Law from the University of Connecticut School of Law, and was awarded the CALI Award for Excellence in both Property Insurance and General Liability Insurance courses.

Jennifer serves as the head of Zelles Wellbeing Committee, and has been certified in Adult Mental Health First Aid from the National Council for Mental Wellbeing.

REPRESENTATIVE MATTERS**First-Party Insurance Coverage**

Obtained a zero dollar appraisal award for insurers regarding claims involving equipment breakdown coverage.

Represented a commercial property insurer in a multi-million dollar property hail loss involving a large convention center hotel. Case resolved immediately after jury selection.

Represented a commercial property insurer in a multi-million dollar collapse claim resulting from a December 2013 ice storm.

Represented a commercial property insurer in an interpleader action involving insurance proceeds from fire loss.

Represented a commercial property insurer in post-appraisal dispute involving application of coinsurance penalty.

Represented a commercial property insurer in a dispute involving hail damage to SPF roofing and application of ordinance or law coverage.

Represented a commercial property insurer in dispute involving challenge to insureds designated appraiser, George Keys.

ARTICLES & PRESENTATIONS

AI Update: Texas Department of Insurance Issues AI Bulletin, *The Zelle Lonestar Lowdown*, July 28, 2026, author

AI Update: Texas Department of Insurance Issues AI Bulletin, *The Zelle Lonestar Lowdown*, July 28, 2026, author

AI Update: NAIC Launches Multi-State Pilot of AI Systems Evaluation Tool, *The Zelle Lonestar Lowdown*, June 30, 2026, author

Shifting Sands: Tackling Attribution Disputes and the Kane Ruling in Cyber Coverage, ABA 2026 Insurance Coverage Litigation Committee (ICLC) CLE, March 5, 2026, co-presenter

AI Update: Smart Glasses, Dumb Moves Witness Caught Receiving Real-Time Coaching in the Courtroom, *The Zelle Lonestar Lowdown*, April 30, 2026, author

AI Update: Litigants Use of Consumer AI Tools May Waive Attorney-Client Privilege, *The Zelle Lonestar Lowdown*, March 27, 2026, author

AI Update: Listen All of Y'all It's a Sabotage - What Is Claude 4.6, and Should We Be Concerned?, *The Zelle Lonestar Lowdown*, February 27, 2026, author

AI in Claims: Risks and Rewards, 2026 Windstorm Insurance Network Conference, February 26, 2026, Kissimmee, Florida, co-presenter

The Emerging Use of AI In the Insurance Industry, Zelle LLP What the Hail? Conference, February 12-13, 2026, presenter

AI Update: Global AI Infrastructure Growth Leads to Launch of \$750 Million ATA Insurance Facility, *The Zelle Lonestar Lowdown*, January 29, 2026, author

AI Update: New Proposed Legislation in Florida Regarding AI Use in Claims Handling, *The Zelle Lonestar Lowdown*, December 22, 2025, author

AI Update: Washington Eyes Federal Control of AI Regulation, *The Zelle Lonestar Lowdown*, November 21, 2025, author

"Courts Stay Consistent in 'Period of Restoration' Rulings", *Law360*, November 13, 2025, co-author

AI Update: The Growing Trend of AI-Related Insurance Policy Exclusions, *The Zelle Lonestar Lowdown*, October 31, 2025, author

AI Update: Sandbox or Sandstorm? AIs New Playground, *The Zelle Lonestar Lowdown*, September 26, 2025, author

"Implications of AI in the Insurance Industry Risks, Regulations, and Future Trends", PLRB Regional Innovation Summit, Concord, NC, September 9-10, 2025, presenter

AI Update: The Long Crazy Trip of Hallucinating Artificial Intelligence Continues Another Day, Another Sanction for Use of Fabricated Caselaw, *The Zelle Lonestar Lowdown*, August 25, 2025, author

AI Update: Lawsuit Against Character Technologies Moves Forward in Florida Federal Court, *The Zelle Lonestar Lowdown*, July 17, 2025, author

AI Update: Insurance Commissioners Challenge One Big Beautiful Bill Acts Definition of Artificial Intelligence, *The Zelle Lonestar Lowdown*, June 18, 2025, author

AI Update: Chatbot Errors? Theres a Policy for That!, *The Zelle Lonestar Lowdown*, May 21, 2025, author

"Ethically Leveraging AI to Boost Productivity, ABA TIPS Spring Conference,

Washington, D.C., May 7, 2025, panelist

"How Attys Can Use A Therapy Model To Help Triggered Clients," *Law360*, May 5, 2025, author

AI Update: AI Avatar Does NOT, In Fact, Please the Court, *The Zelle Lonestar Lowdown*, April 21, 2025, author

Avoiding Bad Faith Allegations When Dealing with Narcissists, Houston Claims Association April Luncheon, Houston, TX, April 9, 2025, presenter

"Lawyer Discernment is Critical in the World of AI", Dallas Bar Association TIPS Section Luncheon, Dallas, TX, April 1, 2025, presenter

AI Update: AI-Driven Parametric Insurer Launches in Bermuda and Texas, *The Zelle Lonestar Lowdown*, March 19, 2025, author

Breakout: Choice of Law: How to Lose Your Case Before You Even File, 2025 Insurance Coverage Litigation Committee CLE Seminar, Tucson, AZ, March 6, 2025, panelist

AI Update: New Lawsuit Highlights the Risks of AI-Related Disclosures, *The Zelle Lonestar Lowdown*, February 19, 2025, author

AI Update: New Lawsuit Highlights Potential Risks Associated with Products Utilizing Artificial Intelligence, *The Zelle Lonestar Lowdown*, January 16, 2025, author

AI Update: AI and Insurance - Predictions for 2025, *The Zelle Lonestar Lowdown*, December 18, 2024, author

"Avoiding Bad Faith Allegations When Dealing with Narcissists", Dallas Claims Association 6-CE Property Seminar, Grapevine, TX, November 7, 2025, presenter

AI Update: Texas Department of Insurance Approves ZestyAIs Severe Convective Storm Models, *The Zelle Lonestar Lowdown*, November 13, 2024, author

AI Update: California Governor Vetoes AI Safety Bill *The Zelle Lonestar*

Lowdown, October 9, 2024, author

AI Update: What is Zero Shot Learning? *The Zelle Lonestar Lowdown*, September 11, 2024, author

Lawyer Discernment is Critical in the World of AI, the Inaugural Navigating Artificial Intelligence and Its Emerging Risks ExecuSummit, Uncasville, CT, September 11, 2024, speaker

AI Update: Eleven States Adopt NAICs Model Bulletin on the Use of Artificial Intelligence Systems by Insurers, *The Zelle Lonestar Lowdown*, August 13, 2024, author

AI Update: What is Explainable Artificial Intelligence (XAI)?, *The Zelle Lonestar Lowdown*, July 10, 2024, author

AI Update: Shallowfake and Deepfake Technology: Coming Soon to a Claim Near You, *The Zelle Lonestar Lowdown*, June 13, 2024, author

"Narcissistic Lawyers and Artificial Intelligence: A Band of Dysfunctional Brothers?", *ABA Journal*, May 29, 2024, author

AI Update: Can ChatGPT Draft a Newsletter Article on AI and Insurance?, *The Zelle Lonestar Lowdown*, May 14, 2024, author

AI Update: New Report Addresses Catastrophic Risks of AI, *The Zelle Lonestar Lowdown*, April 9, 2024, author

"Avoiding Bad Faith Allegations," Dallas Claims Association (DCA), April 3, 2024, presenter

AI Update: Who is at Fault When a Self-Driving Car Crashes? *The Zelle Lonestar Lowdown*, March 13, 2024, author

Succeed with Empathy: How Being Empathetic Wins Customers and Cases, ALM |PropertyCasualty360 Complex Claims & Litigation Forum, February 27, 2024, Las Vegas, NV, panelist

AI Update: Insuring the Future: Insurers Face Challenges as Artificial Intelligence Expands, *The Zelle Lonestar Lowdown*, February 16, 2024, author

"Dealing With Narcissists and A-Holes," Zelle 2024 *What the Hail?* Conference, Irving, TX, February 8, 2024, presenter

AI Update: What is AGI and Why is it Important?, *The Zelle Lonestar Lowdown*, January 9, 2024, author

AI Update: Understanding Machine Learning and Deep Learning, *The Zelle Lonestar Lowdown*, December 12, 2023, author

"Attorney Wellness in a Post-Pandemic Legal World," Tort and Insurance Practice Section of the Dallas Bar Association, December 5, 2023, Dallas, TX, presenter

AI Update: Regulating Artificial Intelligence in the Insurance Marketplace, *The Zelle Lonestar Lowdown*, November 14, 2023, author

AI Update: Embedded Insurance and Artificial Intelligence in the Insurance Industry *The Zelle Lonestar Lowdown*, October 10, 2023, author

NAIC Releases Highly-Anticipated Draft Bulletin Addressing Insurer Use of Artificial Intelligence Systems, *The Zelle Lonestar Lowdown*, September 12, 2023, author

Tales from the Trenches of Remote Depositions, *The Zelle Lonestar Lowdown*, August 8, 2023, co-author

AI Update: Hurricanes, Artificial Intelligence, and Insurance Oh My!, *The Zelle Lonestar Lowdown*, August 8, 2023, author

"Tales from the Trenches of Remote Depositions," *Law360*, July 21, 2023, co-author

AI Update: A Bad Trip: AI Hallucinations Lead to Orders Requiring Disclosure of AI Use in Legal Briefing, *The Zelle Lonestar Lowdown*, July 11, 2023, author

AI Update: Lawyers Who Used ChatGPT As A Search Engine And Cited Fake Cases Could Be Sanctioned, *The Zelle Lonestar Lowdown*, June 13, 2023, author

AI Update: Insuring the Future: How Artificial Intelligence Could Revolutionize

the Insurance Industry, *The Zelle Lonestar Lowdown*, May 9, 2023, author

Litigation and Legal Issues Panel," Insurance Council of Texas (ICT) 2023 ICT/AFACT Property & Casualty Insurance Symposium, panelist

"Lawyer Discernment Is Critical In The World Of AI," *Law360*, April 24, 2023, author

"How Lawyers Can Set Ethical Boundaries Post-Pandemic," *Law360*, July 27, 2022, author

"Insurer Considerations For Post-Pandemic Virtual Mediation," *Insurance Law360*, August 12, 2021, co-author

"Virtual Litigation May Unravel The Narcissistic Lawyer," *Law360*, April 6, 2021, author

"Don't Let Lies Infiltrate The Mediation Process," *Law360*, January 25, 2021, co-author

"Setting Boundaries: An Essential Skill For Lawyers," *Law360*, January 27, 2020, author

"Vague Contract Terms Do Not Always Mean the Insurer Loses," *Insurance Law360*, September 30, 2019, author

"Insuretech: The Next Frontier for Property Insurance," American Bar Association Property Insurance Law Committee Spring Conference, May 10, 2019, co-presenter

"How to Identify and Deal with Narcissists in Law," *Law360*, May 2, 2019, author

"Lawyer Burnout," Locke Lord, Dallas, TX, April 11, 2019, presenter

"What Lawyers Can Do to Prevent and Combat Burnout," *Law360*, January 31, 2019, author

"Mindfulness in the Law," The Women in Law & Leadership Summit, Houston, TX, October 3, 2018, roundtable moderator

"Texas Case Shows Clarity is Key in the Appraisal Process," *Texas Law360*, July 5, 2018, co-author

"Insurtech is the Next Frontier for Texas Insurance," *Texas Law360*, March 12, 2018, co-author

"She Drives Me Crazy and I Can Help Myself," Property Insurance Law Committee (PILC) Spring CLE Meeting hosted by the American Bar Association, Nashville, TN, March 1-3, 2018, panelist

"The Enneagram and the Practice of Law," *Law360*, January 3, 2018, author

"A Look Back at Texas Insurance Law in 2017," *Texas Law360*, December 21, 2017, author

"Hurricane Harvey and Concurrent Causation in Louisiana," *Insurance Law360*, September 1, 2017, author

"Spiral Dynamics and the Vanishing Jury Trial," *Law360*, July 7, 2017, author

"Insurance Takeaways From Texas New Hailstorm Bill," *Texas Law360*, May 17, 2017, author

"The Mediators Proposal: Know When to Walk Away, and Know When to Run," *TIPS Property Insurance Law Committee Newsletter*, Spring 2017, author

"Lawyers in Flow: Get out of your Head and into your Case," *Law360*, April 14, 2017, author

"The Name Game: Ensuring Interested Parties are Protected," Property Insurance Law Committee (PILC) Spring CLE Meeting hosted by the American Bar Association, Orlando, FL, April 6-8, 2017, panelist

"Global Hail: Kenya," *CAT-Law Navigator*, February 28, 2017, co-author

"Saving Lawyers 1 Less Drink at a Time - The Not-So-Obvious Link Between Alcohol and Anxiety," *Law360*, February 13, 2017, author

"Global Hail: Australia," *CAT-Law Navigator*, January 26, 2017, co-author

"Saving the Lawyers One Breath at a Time: Mindfulness in the Law," *Law360*, January 12, 2017, author

"Global Hail: China," *CAT-Law Navigator*, December 29, 2016, co-author

"Global Hail: India," *CAT-Law Navigator*, November 11, 2016, co-author

"Global Hail," *CAT-Law Navigator*, September 13, 2016, author

"Texas Says No Way to One Ways Hail Damage Claim," *Texas Law360*, September 28, 2016, author

"Hurricane Katrina and Wind v. Flood Coverage," TIPS Property Insurance Law Committee Annual Spring CLE Meeting, Las Vegas, NV, April 8, 2016, co-presenter

"Cyber Risks and Insurance in the Marine Industry," *Insurance Law360*, March 14, 2016, author

"Texas Tornadoes: Why Risk Mitigation Matters," *Texas Law360*, March 4, 2016, author

"The Argument for Utmost Good Faith in Property Insurance," *Texas Law360*, December 10, 2015, author

"The Wild West of Improper Joinder in North Texas," *Texas Law360*, August 17, 2015, author

"Dont Mess With Texas Adjusters In Hail Damage Claims," *Texas Law360*, February 6, 2015, author

"Texas High Court Doesnt Take Fishing Expedition Bait," *Texas Law360*, December 2, 2014, co-author

"Property Insurance May Mitigate Ebola-Related Losses," *Insurance Law360*, November 3, 2014, author

"Surplus Lines Insurance in Texas: A Dark Horse," *Texas Law360*, March 9, 2014, co-author

"Herculean Metaphors, Other Peculiarities Of *Heller v. ACE*," *Texas Law360*, January 7, 2014, author

"Scope Of Appraisal Continues To Be Problematic In Texas," *Texas Law360*, November 6, 2013, author

"Baseless Claims In Texas Now Have Financial Consequences," *Texas Law360*, September 30, 2013, author

"Mediation Opening Statements: You Gotta Know When To Hold 'Em, Know When To Fold 'Em," *TIPS Property Insurance Law Committee Fall 2013 Newsletter*, Fall 2013, co-author

Harmonizing Collapse Coverage, ABA TIPS Property Insurance Law Committee 2013 Spring Meeting, co-author and presenter

PROFESSIONAL AFFILIATIONS

State Bar of Texas

Dallas Bar Association

American Bar Association; Tort and Insurance Practice Section, Standing Committee on Ethics and Professionalism

Dallas Women Lawyers Association

Dallas Volunteer Attorney Program

Institute for Well-Being in Law

NOTEWORTHY

Board Certified in Insurance Law by the Texas Board of Legal Specialization.

Selected by Corporate Counsels 2024 Women, Influence & Power in Law Awards, 2024, in the Mental Health & Well Being Initiative category.

Selected for inclusion in *The Best Lawyers in America*, 2024, 2025, 2026.

Selected for inclusion in *Lawyers of Distinction*, 2024.

PAST PROFESSIONAL EXPERIENCE

Thompson, Coe, Cousins & Irons, 2005-2006