ZELLE LLP

Lindsey P. Bruning
Partner



901 Main Street
Suite 4000
Dallas, TX 75202
TEL: (214) 749-4219
FAX: (214) 760-8994
lbruning@zellelaw.com

PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Insurance
- Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

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

EDUCATION

- St. Marys University School of Law, J.D., 2008
- University of Texas, B.A., 2005

Lindsey is a Partner in the Dallas office, where her practice is devoted to commercial insurance disputes, both in litigation and in appraisal. She works with and represents numerous leading domestic insurance companies in property insurance coverage disputes and bad faith litigation, and handles litigation matters in state and federal courts across the country.

Lindsey is at the forefront of legal issues affecting property insurance, particularly those involving weather-related catastrophes such as hurricanes, floods, and hail. Over the course of her 13 years with Zelle, Lindsey has developed an expertise in such weather-related claims in litigation and/or appraisal that her colleagues and clients recognize and respect.

REPRESENTATIVE MATTERS

Insurance Coverage First-Party

Represented carrier in claim related to damage arising from temperature changes and won summary judgment on legal issues, which was also successfully defended at the Fifth Circuit.

Represented numerous property insurance carriers in a number of lawsuits concerning hail claims with concurrent causation issues, recently obtaining dismissal of lawsuit upon a successful motion for summary judgment on the legal issue.

Obtained dismissal of lawsuit against commercial property insurer arising from alleged damage resulting from Hurricane Harvey based on insufficiency of expert opinion and legal doctrine of concurrent causation.

Won jury trial defense judgment on Galveston policyholders breach of contract and extracontractual claims based on carriers denial of claim for damage to electrical system caused by hurricane.

Aggressively defended commercial property insurers in numerous cases alleginghail, wind and/or water damage.

Successfully negotiated favorable settlements of property insurance claim disputes involving commercial properties following entry of appraisal awards.

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Subrogation

Successfully represented insurance carrier in suit to recover from third party roofing manufacturer for hail loss at insured property in Oklahoma, obtaining reversal of summary judgment in manufacturers favor and negotiating a favorable settlement.

ARTICLES & PRESENTATIONS

Another Strong Endorsement of the Contractual Right to Appraisal, *The Zelle Lonestar Lowdown*, September 30, 2026, author

Xactimate Inflation Combatting The Law of Large Numbers, Zelle LLP What the Hail? Conference, February 12-13, 2026, presenter

"The Good, the Bad, and the Ugly: Where Good Claims Go Bad and How to Keep it From Getting Ugly!", Windstorm Insurance Network Stay *Current & Connected* webinar, August 27, 2025, panelist

Any is Not All and The Future is Not Now: The Contours of the Cosmetic Damage Exclusion Taking Shape, *The Zelle Lonestar Lowdown*, April 21, 2025, co-author

"The Good, the Bad, and the Ugly: Where Good Claims Go Bad and How to Keep it From Getting Ugly!", Windstorm Insurance Network 2025 Conference, Dallas, TX, January 28, 2025, panelist

Federal Court Properly Applies Concurrent Causation and Rejects an Expert Opinion *Thompson v. State Farm Lloyds*, *The Zelle Lonestar Lowdown*, November 13, 2024, author

Barron V. Century Surety Co., No. 1:22-CV-00144-MAC-ZJH Three Decisions Demonstrating First-Party Coverage Litigation in Texas, *The Zelle Lonestar Lowdown*, July 10, 2024, author

"Top Ten Tips On Appraisal," Zelle 2024 *What the Hail?* Conference, Irving, TX, February 9, 2024, co-presenter

"Hot Topics Involving Claim Measurement," 2023 Zelle LLP Dallas Office Week

of Webinars, September 14, 2023, presenter

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

"Why *Menchaca* Changes Nothing for Appraisal Law," *Texas Law360*, June 6, 2017, co-author

"Will Insurers Respond To The Texas Floods?,"*Texas Law360*, June 5, 2015, author

"Texas' Progressive ClaimSyndrome Is Treatable,"*Texas Law360*,August 22, 2014, author

"Estimates vs. Bids: Determining Insurer Obligation,"*Insurance Law360*,May 9, 2014, author

"Texas Hail Damage Claims SeminarWhat The Hail Is Going On?," March 6, 2014, presenter

"Outside Party Lines: A Guide To Texas Nonparty Discovery,"*Texas Law360*,February 20, 2014, author

"Appraisal Process Is Ripe For Revision," *Insurance Law360*, June 13, 2013, co-author

"Myths and Realities of Bad Faith Claims in the U.S.," Lloyd's Under 30's seminar, May 17, 2013, co-presenter

PROFESSIONAL AFFILIATIONS

State Bar of Texas

Dallas Bar Association, Torts and Insurance Practice Section, Board Member 2023

American Bar Association

Dallas Women Lawyers Association