Nicholas Smetzer
Associate



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PRACTICE AREAS

- Insurance
- Property Insurance

BAR AND COURT ADMISSIONS

- State Court: Texas
- U.S. District Courts: Northern and Southern District of Texas

EDUCATION

- Southern Methodist University, JD, 2025
- Trinity University, B.A., Philosophy & Communication, 2020

Nick is an associate in Zelles Dallas office. His practice focuses on insurance coverage and litigation matters, assisting clients with legal research, coverage analysis, and supporting defense strategies in first-party property insurance disputes.

Prior to joining the firm as an associate, Nick was a summer associate and law clerk in Zelles Dallas office. While in law school During law school, he focused on international commercial law and contract disputes, participated in the Vis International Commercial Arbitration Moot, and served as Executive Production Editor for SMUs *International Law Review Association*.

ARTICLES & PRESENTATIONS

Avoid a Clash over Cash: The Perks of Defining Actual Cash Value in a Policy, *The Zelle Lonestar Lowdown*, April 30, 2026, author

"Insurers Loss Reserves Ruled Discoverable in Bad Faith Action, *The Zelle Lonestar Lowdown*, October 31, 2025, author

Fatal to Recovery: AZ Wealth Big Springs, LLC. v. Third Coast Insurance Co. Confirms that the Insured Bears the Burden of Demonstrating that Damage Occurred Due to a Covered Peril Under Concurrent-Cause Doctrine, *The Zelle Lonestar Lowdown*, September 26, 2025, author