ZELLE LLP

Steven J. Badger
Partner

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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Builder's Risk
- 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 over 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 material suppliers when buildings failed in moderate weather events.

Shortly after the 911 Terrorist Attack, Steves 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 nations 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 Steves return to Texas in 2011, he noticed an increasing number of lawsuits against his clients arising from hail damage claims. Since that time, Steves 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.

In 2020, Steve became 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 worked with the insurance industry trade groups in formulating and directing the overall industry response to the issues arising in these matters.

Today, Steve is back in the trenches assisting his clients with all the hot topics taking place in Texas hail and wind claims.

An entertaining and informative speaker, Steve is frequently asked to present for industry groups and clients concerning his work on significant industry risk exposures.The presentation detailing Steves decade of work on the historic 911 Terrorist Attack litigation is commonly referred to as the most interesting CE presentation participants have ever attended. His bi-annual *What The Hail? Conference* has become an industry favorite, drawing over 650 attendees in 2024.

ARTICLES & PRESENTATIONS

Large Loss Documentation That Wins (and Loses) Files, 2026 Property & Liability Resource Bureau (PLRB) Large Loss Conference, Nashville, TN, November 5-6, 2026, presenter

Update from the Trenches, Wisconsin Fire Loss Association Meeting, Fond du Lac, WI, November 3, 2026, presenter

News from the Trenches: Can Insurance Proceeds Be Used to Pay Public Adjuster Fees?, The Zelle Lonestar Lowdown, November 2, 2026, author

Hail Claim Abuse The Big Picture Fixes, Joint Claims Executives Association (JCEA) Fall Conference, Nashville, TN, October 26, 2026, presenter

Hail Claims What the Hail? Virginia State Claims Association 2026 Conference, Williamsburg, VA, October 21, 2026, presenter

What the Hail? Top 10 Hail Claim Issues in 2026, Texas Association of Mutual Insurance Companies (TAMIC) 90th Convention, Round Rock, TX, October 19, 2026, presenter

Legal Issues in Appraisal Global Perspective, TX Focus, Insurance Appraisal and Umpire Association (IAUA) Appraiser Conference, San Antonio, TX, October 12, 2026, co-presenter

P.L.A.N. Property Loss Appraiser & Umpire Certification Conference, Minneapolis, MN, October 7, 2026, presenter

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, September 30, 2026, author

Insurance and Public Policy Issues Arising From the 9/11 Terrorist Attack, Kansas City CPCU 75th Anniversary I-Day Meeting, Overland Park, KS, September 24, 2026, presenter

"What the Hail Is Going On? An Update From Deep In The Trenches," 2026 *WHAT THE HAIL?* London Seminar, London, UK, September 16, 2026, presenter

"Insurance & Legal Session," National Women in Roofing (NWIR) DFW Council Mini Retreat, Dallas, TX, September 11, 2026, presenter

Beyond the Toolbox Podcast, September 7, 2026, guest speaker

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, August 31, 2026, author

"Why Restricting Public Adjusters Could Send More Claims to Attorneys," *Claims Journal Podcast,* August 6, 2026, guest speaker

Who Should Be Allowed to Adjust an Insurance Claim? *The NAPAICC Insider Podcast,* August 6, 2026, guest speaker

AmericanAg Property Summit, Schaumburg, IL, August 4, 2026, presenter

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, July 28, 2026, author

"Why Public Adjusters Are Facing Growing Scrutiny Across the Insurance Industry," *Claims Journal Podcast,* July 23, 2026, guest speaker

P.L.A.N. Property Loss Appraiser & Umpire Certification Conference, July 20, 2026, presenter

"Pressure on Public Adjusters Mounts as Bad PAs Get All the Attention," *Claims Journal Podcast,* July 16, 2026, guest speaker

"In Bangkok Bar Blaze, Signs of Fatal Lapses Repeated Across the World," *The New York Times*, July 14, 2026, quoted

Adjuster Hour Podcast, July 9, 2026, guest speaker

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, June 30, 2026, author

"Hot Topics in First Party Property Litigation," Texas State Bar Insurance Law Conference, June 4, 2026, co-presenter

"Hot Topics and Emerging Trends in Weather-Related Claims 2026 Update," NAMIC Claims Webinar Series, May 27, 2026, presenter

Appraisal and Umpire Association Insurance Appraisal and Claims Resolution Conference, May 14, 2026, presenter

"Legal Issues in Appraisal - Global Perspective, CO Focus," (IAUA) Appraisal Conference, May 12, 2026, presenter

"News from the Trenches," *The Zelle Lonestar Lowdown*, April 30, 2026, author

"The Insurance Company Perspective," Merlin Public Adjuster Training, April 23, 2026, presenter

"Make Appraisals Great Again," National Association of Mutual Insurance Companies (NAMIC) Claims Conference, April 14, 2026, presenter

"CAT Claim Fraud What the Hail Is Going On?," Pennsylvania Association of Mutual Insurance Companies (PAMIC) 2026 Claims Summit, April 6, 2026, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*,

March 27, 2026, author

"Homeowners Threatened by Costly Roof Repairs in Trump FHFA Move," *Bloomberg Law*, March 26, 2026, quoted

"Herding the Helpers: Coordination Among Third Parties in the Claims Process," DRI 2026 Insurance Coverage and Claims Institute, March 12, 2026, presenter

"Hot Topics in Texas Property Claims," Texas Association of Public Insurance Adjusters (TAPIA) Spring Conference, March 10, 2026, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, February 27, 2026, author

"What the Hail Hail Is Going On? An Update From Deep In The Trenches," Zelle LLP What the Hail? Conference, February 12-13, 2026, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, January 29, 2026, author

"Roofing and Insurance When Worlds Collide," 2026 International Roofing Expo, Las Vegas, NV, January 21, 2026, presenter

"What the Hail is Going On? Update from the Trenches," Mid-America Catastrophe Services Annual Claims Conference, January 19, 2026, presenter

P.L.A.N. Property Loss Appraiser & Umpire Certification Conference, Naples, FL, January 13, 2025, presenter

"An Avoidable Tragedy: The Hazards That Led to the Swiss Fire Disaster," *The New York Times*, January 3, 2026, quoted

"These hidden rules reveal how California insurers undercut wildfire claims, leaving families in damaged homes," *San Francisco Chronicle*, December 19, 2025, quoted

"Badger and Merlin Discuss The Big Issues," 2025 First Party Claims Conference (FPCC), Boston, MA, December 10, 2025, co-presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, November 21, 2025, author

"Whoever Said Insurance Was Boring? 30 Years of Fascinating Claims Stories," PLRB Large Loss Conference, Grapevine, TX, November 13, 2025, keynote speaker

"Big Picture Issues Big Picture Solutions,"Joint Claims Executives Association Meeting, Scottsdale, AZ, November 3, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, October 31, 2025, author

P.L.A.N. Property Loss Appraiser & Umpire Certification Conference, Denver, CO, October 21, 2025, presenter

"What the Hail Hail? 2025 Update From The Trenches," Texas Association of Mutual Insurance Companies 89th TAMIC Annual Convention, Round Rock, TX, October 20, 2025, presenter

"Update From The Trenches,"Western Loss Association 2025 Fall Conference, Lake Geneva, WI, October 1, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, September 26, 2025, author

"Roofing & Insurance Claims Discussion,"Roofing Contractors Association of Texas 2025 Texas Roofing Conference, Round Rock, TX, September 17, 2025, presenter

"Fraud and Abuse in CAT Claims - What the Hail Hail Is Going On and How Do We Stop It?,"National Association of Mutual Insurance Companies (NAMIC) General Counsel Connect Program, Chicago, IL, August 26, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, August 25, 2025, author

"Finding Common Ground," Win the Storm Conference, Dallas, TX, August 21, 2025, panelist

"Insurance Issues - Arising from 9/11 Attacks,"Illinois Association of Mutual Insurance Companies 2025 Convention, Peoria, IL, August 19, 2025, presenter

P.L.A.N. Property Loss Appraiser & Umpire Certification Conference, Dallas, TX, July 21, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, July 17, 2025, author

"Update From The Trenches - Hot Topics In First-Party Claims,"Texas Surplus Lines Association Mid-Year Meeting, Whistler, Canada, June 23, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, June 18, 2025, author

"Legal Issues in Appraisal - Global Perspective,"Insurance Appraisal and Umpire Association, Inc. (IAUA) training and certification program, Las Vegas, NV, June 17, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, May 21, 2025, author

"Legal Issues in Appraisal - Global Perspective,"Insurance Appraisal and Umpire Association, Inc. (IAUA) Appraisal Conference, Denver, CO, May 6, 2025, presenter

"Trends in the Appraisal Process," P.L.A.N. (Property Loss Appraisal Network) Property Loss Appraiser & Umpire Certification Course, New Orleans, LA, April 29, 2025, presenter

"Hot Topics in CAT Claims," North Alabama Claims Association virtual luncheon, April 22, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, April 21, 2025, author

Adjuster Hour Podcast, April 17, 2025, Guest Speaker

"Hot Topics and Emerging Trends in Weather Claims," *NAMIC Industry Trends Webinar Series*, April 16, 2025, presenter

"Invoking 'Our Option' Increased Use of Preferred Contractor Network," PLRB Whats the Scenario? Podcast, April 15, 2025, guest speaker

"Effective Use of Forensic Meteorology," at the Claims Litigation Management (CLM) Annual Conference, Grapevine, TX, April 9, 2025, co-presenter

"What the Hail Is Going On? Update From The Trenches," Wisconsin Claims Association Conference, Fon du Lac, WI, April 8, 2025, presenter

"Legal Issues in Appraisal - Global Perspective," Insurance Appraisal and Umpire Association, Inc. Training and Certification Program, Houston, TX, March 25, 2025, co-presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, March 19, 2025, author

"Fraud in CAT Claims What the Hail? Is Going On?," ALM Property Casualty 360 Complex Claims & Litigation Forum, Las Vegas, NV, February 24-26, 2025, presenter

"Roofing and Insurance When Worlds Collide," International Roofing Expo in San Antonio, TX, February 20, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, February 19, 2025, author

"California FAIR Plan Assessment & Hawaii Subrogation Decision," *National Association of Mutual Insurance Companies (NAMIC) Insurance Uncovered Podcast*, February 14, 2025, Guest Speaker

"The Appraisal Process How Do We Fix This Mess?," 2025 National Association of Mutual Insurance Companies (NAMIC) Claims Conference, February 12, 2025, Orlando, FL, presenter

"Calif. Ruling Holds Wildfire Debris Not a Coverable Loss," *Law360*, February 10, 2025, quoted

"Update from the Trenches,"2025 National Association of Catastrophe Adjusters (NACA) Annual Convention, Little Rock, AR, February 10, 2025, Keynote Speaker

"Are There Any Solutions to the Issues We Always Argue About in the Property Insurance Arena?,"Windstorm Insurance Network 2025 Conference, Dallas, TX, January 28, 2025, co-presenter

"Appraisal in Texas, Florida, & Colorado," Windstorm Insurance Network 2025 Conference, Dallas, TX, January 28, 2025, co-panelist

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, January 16, 2025, author

"Whoever Said Insurance Was Boring? 30 Years Of Fascinating Claims Stories," Tampa Bay Claims Association, Tampa, FL, January 16, 2025, presenter

"Combating Common Abuses and Schemes in CAT Claims,"PLRB 2025 Your Claims Resolution Webinar Series, January 16, 2025, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, December 18, 2024, author

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, November 13, 2024, author

"Insurance & Public Policy Issues Rising from the 9/11 Terrorist Attack," Wisconsin Fire Loss Association, Fond du Lac, WI, November 5, 2024, presenter

"What the Hail Hail Is Going On? - Update From the Trenches," Joint Claim Executives Association Fall Meeting, New Orleans, LA, November 4, 2024, presenter

"Hot Topics in Roofing-Related Insurance Claims," International Institute of Building Enclosure Consultants (IIBEC) North Texas Chapter Enclosure Exchange Symposium, Grapevine, TX, October 28, 2024, presenter

"Texas Hail Damage Claims Update from the Trenches," Texas Association of Mutual Insurance Companies (TAMIC) 88th Convention & Seminar, Round Rock, TX, October 21, 2024, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, October 9, 2024, author

"Combating Litigation Abuse and Its Impact on the Market," State Insurance Trade Association (SITA) 2024 Annual Conference, Austin, TX, September 25, 2024, co-presenter

"Ethics Jeopardy," Oklahoma Claims AssociationFall Conference, Midwest City, OK, September 20, 2024, presenter

"Roofing & Insurance - What the Future Holds for Policies & Claims," Texas Roofing Conference, Irving, TX, September 13, 2024, panelist

"Public Policy Issues Arising From The 911 Terrorist Attack," Austin Claims Association Meeting, Austin, TX, September 11, 2024, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, September 11, 2024, author

"Common Abuses In The Appraisal Process,"NAMIC Claims Webinar Series, September 4, 2024, presenter

"Fraud in CAT Claims What the Hail is Going On?" Mutual Insurance Association of Iowa Loss Prevention Seminar, Des Moines, IA, August 23, 2024, presenter

"Insurance and Public Policy Issues Arising From The 911 Terrorist Attack," Mutual Insurance Association of Iowa Loss Prevention Seminar, Des Moines, IA, August 23, 2024, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, August 13, 2024, author

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, July 10, 2024, author

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, June 13, 2024, author

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, May 14, 2024, author

"Update from the Trenches Strategies to Mitigate Fraud and Other Abuses in CAT Claims," Brokers & Reinsurance Markets Association (BRMA) Education Summit, April 24, 2024, Princeton, NJ, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, April 9, 2024, author

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, March 13, 2024, author

"First-Party Property Claims: Working with Policyholder Advocates," 2024 Gen Re Property Casualty Claims Seminar, March 5, 2024, Austin, TX, presenter

"If the Appraisal Process is Broken, How Do We Fix It?", Texas Association of Public Insurance Adjusters(TAPIA)2024 Spring Conference, Fort Worth, TX, March 26, 2024, panelist

"Fraud in CAT Claims - What the Hail is Going On?", National Association of Mutual Insurance Companies (NAMIC) Claims Conference, Denver, CO, February 21, 2024, presenter

"News from the Trenches by Steve Badger," *The Zelle Lonestar Lowdown*, February 16, 2024, author

"*What the Hail Hail Is Going On?* An Update From Deep In The Trenches " Zelle 2024 *What the Hail?* Conference, Irving, TX, February 8, 2024, presenter

"*What the Hail?* Conference - When Will This Ever End? Big Picture Solutions" Zelle 2024 *What the Hail?* Conference, Irving, TX, February 9, 2024, presenter

"Insurance and Public Policy Issues Arising From the 911 Terrorist Attack," Tampa Bay Claims Association January Meeting, Tampa, FL, January 17-18, 2024, presenter

"Badger Steve Badger Panel," Storm Restoration Contractor Summit, Denton, TX, January 11, 2024, panelist

"Nailing Roofing Fraudsters," JS Held Roofing Lab Presentations Program, Coppell, TX, January 9, 2024, panelist

"News from the Trenches by Steve Badger",*The Zelle Lonestar Lowdown*, January 9, 2024, author

News from the Trenches by Steve Badger,*The Zelle Lonestar Lowdown*, December 12, 2023, author

News from the Trenches by Steve Badger,*The Zelle Lonestar Lowdown*, November 14, 2023, author

"'Big Issue' Problems in the First-Party Claims World and How We Fix Them," National Association of Public Insurance Adjusters (NAPIA), December 5, 2023, co-presenter

"Weather Data in Hail and Wind Claims: You Get What You Pay For," Claims Litigation Management (CLM) Webinar Series, October 11, 2023, presenter

News from the Trenches by Steve Badger,*The Zelle Lonestar Lowdown*, October 10, 2023, author

"Roofing and Insurance: When Worlds Collide," Roofing Contractors Association of Texas (RCAT) Texas Roofing Conference, October 6, 2023, panelist

"Trends in the Appraisal Process," P.L.A.N. (Property Loss Appraisal Network) Property Loss Appraiser & Umpire Certification Conference, October 4, 2023, speaker

Steven Badger Quoted in Claims Journal: Federal Judge Denies MMA's Bid for Attorney Fees, Says Clients Illegally Obtained, September 26, 2023

"Steve Badger's Update from the Trenches," 2023 Zelle LLP Dallas Office Week of Webinars, September 15, 2023, presenter

News from the Trenches by Steve Badger,*The Zelle Lonestar Lowdown*,

September 12, 2023, author

"Insurance and Public Policy Issues Arising from the 9/11 Terrorist Attack," DFW-Women in Property Insurance September Meeting, September 11, 2023, speaker

"Legal Issues in Appraisal - Global Perspective," Insurance Appraisal and Umpire Association (IAUA) Appraisal Conference, August 16, 2023, panelist

News from the Trenches by Steve Badger,*The Zelle Lonestar Lowdown*, August 8, 2023, author

Participated in debate on hot topics in the appraisal process at the Insurance Appraisal and Umpire Association, Inc. training and certification program, July 20, 2023

Steven Badger Quoted in Claims Journal: 5th Circuit Asks Texas Supreme Ct. if Attorney Fees Owed After Insurer Pays Appraisal Award, July 13, 2023

"Amarillo Court of Appeals Holds Pre-Suit Notice Letters Under 542A Must State 'The Specific Amount Alleged to Be Owed,'" *The Zelle Lonestar Lowdown*, July 11, 2023, author

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, July 11, 2023, author

Steven Badger Quoted in Claims Journal: Report Notes Another MMA Milestone: More Insurance Suits Filed than Any Other Law Firm, June 19, 2023

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, June 13, 2023, author

Steven Badger Quoted in Claims Journal: TV Station Airs MMA Partner's Admissions During Staff Meeting, May 26, 2023

Steven Badger Quoted in The Advocate (Baton Rouge, LA): Lawsuit Claims Texas Firm and Estimators Likely Conspired to Inflate Louisiana Damages, May 26, 2023

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Steven Badger Quoted in Claims Journal: Lawsuit Against Law Firm Exposes Fee Sharing Agreement for Storm Claims, May 23, 2023

Steven Badger Quoted in Claims Journal: More State Adopting Professional Standards for Public Adjusters, May 15, 2023

News from the Trenches by Steve Badger, *The Zelle Lonestar Lowdown*, May 9, 2023, author

Steven Badger Quoted in Claims Journal: 2nd Lawsuit Filed Against MMA by Former Business Partners, May 1, 2023

Steven Badger Quoted in Claims Journal: Lawsuit Seeks to Recover $3M Invested in Hurricane-Damage Lawsuits, April 27, 2023

Steven Badger Quoted in Claims Journal: Thousands of Lawsuits, But Few Attorneys Left to Tend Them, March 13, 2023

Steven Badger Interviewed by WFAA-TV (ABC): Expert Shares Tips on How to Avoid Insurance Fraud After North Texas Severe Storms Damage Businesses, March 7, 2023

"Three for One & One for All! A Lively Discussion of Hot Topics in Texas Claims & Litigation," Texas Association of Public Insurance Adjusters (TAPIA) Spring Conference, March 2, 2023, panelist

Steven Badger Quoted in Claims Journal: La. Insurance Commissioner Accuses Hurricane Claim Law Firm of Fraud, February 17, 2023

Steven Badger Quoted in Claims Journal: Fla. Supreme: Public Adjuster with Contingent Fee Agreement Cannot Act as Appraiser, February 10, 2023

Steven Badger Quoted in Claims Journal: Louisiana Police Arrest Public Adjuster Accused of Pocketing Clients' Checks, January 17, 2023

"Fraud in CAT Claims," National Association of Catastrophe Adjusters (NACA), January 16, 2023, presenter

Steven Badger Quoted in Claims Journal: Public Adjuster Accused of Scamming Claimants Took Cash Advances on Commissions,August 17, 2022

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Steven Badger Quoted in Insurance Journal: Florida Eyes Texas-Style Litigation Law for Proposed Reforms, May 6, 2022

Steven Badger Quoted in Claims Journal: Appraiser Impartiality has Become a New Source of Litigation, April 19, 2022

Steven Badger Interviewed by Roofing Insights - Who commits more Insurance fraud? Contractors or carriers?, October 19, 2021

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

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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

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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 OMalley 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 Zelles 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 Services 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 Associations 87th Spring & Education Conference,Newport, RI,June 6-8, 2018, presenter

"Ethical Considerations in Handling Hurricane Claims," HarrisMartins

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,April24,2018

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

Crawfords 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 1774s 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," HarrisMartins 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 HB1774s 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 Subrogations 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 Hail Is Going On?,"Texas Surplus Lines Association, July 17-20, 2016, presenter

"The Emerging Hail Risk What the Hail Hail Is Going On?," ACE (Americas 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 Associations (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 Hail Is Going On?," 2015 PLRB Claims Conference, Anaheim, CA, March 30April 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 Units (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 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 Hail Is Going On?,"*Claims Journal,*Spring 2014, author

"What the Hail Hail Is Going On?," Lloyd's Market Association Masterclass,

March 20, 2014, co-presenter

"Texas Hail Damage Claims SeminarWhat the Hail 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.

PROFESSIONAL AFFILIATIONS

National Association of Subrogation Professionals

State Bar of Texas; Insurance Law Section

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

NOTEWORTHY

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

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

Elected to Fellows of the Texas Bar Foundation, 2023.

Selected by his peers for inclusion in *The Best Lawyers in America* for 2020-2027.

Named a Texas Super Lawyer, 2022-2026.

Named a Texas Tort and Insurance Legend by the Dallas Bar Association, 2024.

PAST PROFESSIONAL EXPERIENCE

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