Christine M. Renella

Partner

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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Builder's Risk
- Commercial Litigation
- Insurance
- Pandemic Claims and Litigation
- Property Insurance
- Reinsurance

BAR AND COURT ADMISSIONS

- State Courts: Florida, Texas
- United States District Courts: Southern District of Florida, Middle District of Florida, Northern District of Florida

EDUCATION

- Nova Southeastern University, Shepard Broad Law Center, J.D., 2008; Order of the Barristers
- Shippensburg University, B.A., 2004

Christine is Managing Partner of Zelles Ft. Lauderdale, FL office. She represents many of the worlds largest insurance companies, where her practice focuses on complex insurance coverage disputes, statutory and common law bad faith litigation, and commercial litigation matters in state and federal courts throughout Florida. Christine has handled matters involving property insurance policies, builders risk coverage, unfair claims settlement practices, and a variety of complex commercial litigation matters. Poised to handle various CAT losses, Christine is licensed to practice in Florida and Texas.

Christine has extensive experience with the London insurance market having spent the majority of her time between 2015 and 2016 on Secondment in London working in-house with several syndicates of Lloyds of London. While on Secondment, Christine liaised between in-house counsel and claim representatives adjusting complex losses.

Christine is a frequent speaker and lecturer on legal issues facing the Florida market for both direct clients and at industry conferences including the Loss Executives Association.

REPRESENTATIVE MATTERS

Represented large property-casualty insurance and surety carrier in an arbitration on a late noticed Hurricane Irma claim where the Insured was seeking in excess of $3M. The arbitration award resulted in a total defense win with the Insured being awarded $0.00.

Represented insurance market in defense of a $64 million dollar claim for several properties throughout the State of Florida following Hurricane Irma.

Represented insurance market in defense of $50 million dollar claim to a Miami Beach hotel following Hurricane Irma.

Represented property insurer in federal court and obtained a $500 settlement in a coverage dispute with a condominium association alleging over $3 million dollars in damage following Hurricane Irma.

Represented insurance market in claims under All Risk policies arising out of

Hurricanes Katrina, Rita, Wilma, Isaac, Matthew, Irma, Maria, Michael, and Ian.

Represented property insurer and obtained summary judgment in coverage action related to hydrostatic uplift of swimming pool resulting from Hurricane Isaac.

Lead counsel in limitation of liability action in the U.S. District Court Southern District of Florida as a result of a wrongful death action occurring in Bimini, Bahamas.

Obtained partial summary judgment on behalf of the District Board of Trustees of Miami Dade College in action by employees of Florida community college alleging discrimination on the basis of race in violation of Title VII and the Florida Civil Rights Act and retaliation in violation of 42 U.S.C. Section 1981.

ARTICLES & PRESENTATIONS

Assessing Business Income Losses in Complex Claims, PropertyCasualty 360 Complex Claims and Litigation Forum, March 9, 2026, co-panelist

Beyond the Bluebonnets: Hurricane Milton First-Party Property Claims Checklist *The Zelle Lonestar Lowdown*, October 9, 2024, co-author

"Navigating the Gulf Coast: The Latest Developments Impacting Insurance Laws in Florida, Texas, and Louisiana", Loss Executives Association (LEA) 2024 Spring Meeting & Educational Conference, Newport, RI, June 6, 2024, co-presenter

"Florida Property Insurance Update," Afternoon with Zelle in London, February 24, 2024, presenter

"Weather Experts in Claims: So Many Perils," PLRB Claims Conference & Insurance Services Expo, Boston, MA, March 18 & 20, 2024, panelist

"New Fla. Atty Fee Law May Be Boon To Property Insurers," *Insurance Law360*, September 2, 2021, co-author

"How Insurers Can Prepare For Hurricanes During A Pandemic," *Insurance*

Law360, June 3, 2020, co-author

"Assignment of Benefits," Loss Executives Association2020 Annual Meeting & Educational Conference, January 17, 2020, co-presenter

"Estimating the Value of the Appraisal Process in Property Claims," Zelle CAT-Law Webinar Week,July 25, 2019, co-presenter

"Assignment of Benefits Under Florida Law: A Judicial or Legislative Concern?"*Tort Trial & Insurance Practice Committee Newsletter*, Fall 2018, author

"Defining Prompt Notice in Florida Insurance Policies,"*Insurance Law360*,December 4, 2017, author

"Florida Should Move Away From *Lex Loci Contractus*,"*Insurance Law360*,July 7, 2017, author

"DropItLikeIt'sHot," Zelle InsuranceWebinar Series - Catastrophes,November 16, 2016, co-presenter

PROFESSIONAL AFFILIATIONS

American Bar Association

Dade County Bar Association

Broward County Bar Association

The Florida Bar

Loss Executives Association (LEA)

NOTEWORTHY

Selected for inclusion in*The Best Lawyers in America*, 2026, 2027.