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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Commercial Litigation
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Products Liability
- Professional Liability
- Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

- State Courts: Maryland, Virginia, District of Columbia
- U.S. District Court: District of Maryland, Eastern and Western Districts of Virginia, District of Columbia
- U.S. Court of Appeals: Fourth Circuit, District of Columbia
- U.S. Supreme Court

Jessica is counsel in the firm's Washington, DC office, where she focuses her practice on insurance coverage disputes, commercial litigation, and bad faith litigation. Jessica represents some of the world's largest insurance companies in all aspects of coverage disputes, ranging from providing clients with coverage analyses to defending cases involving property damage, builders risk, business interruption, and bad faith claims in federal and state courts and administrative agencies throughout the country. Jessica has experience with all levels of litigation and dispute resolution, including discovery, depositions, motion practice, oral argument, appraisal, and mediation. Jessica also serves as a member of the firm's technology committee.

Prior to joining Zelle, Jessica was an associate at a law firm in Baltimore, Maryland from 2016-2020, where she focused on insurance coverage and defense, subrogation, and first- and third-party liability. Jessica also clerked for the Honorable Theresa M. Adams in the Circuit Court for Frederick County, Maryland.

In her spare time, Jessica enjoys running, hiking, and kayaking. Jessica is a certified P1-P3 Krav Maga instructor and is currently training for a marathon.

REPRESENTATIVE MATTERS

Favorable ruling in the District of Columbia's highest court, affirming dismissal of business interruption claims arising out of the COVID-19 pandemic. *Creative Consolidation, LLC D/B/A Masseria Restaurant, et al v. Erie Insurance Exchange*, -- No. 22-CV-0950 --, 2022-CA-001109-B (D.C. Mar. 21, 2024).

Favorable appellate ruling on a matter of first impression before the D.C. Court of Appeals, affirming summary judgment in favor of insurers on COVID-19 business interruption claims. *Rose's 1, LLC v. Erie Ins. Exch.*, -- A.3d --, 2023 WL 2318152 (D.C. Mar. 2, 2023)

Favorable summary judgment ruling based on insureds failure to comply with duties under the policy prior to filing suit. *Gehani v. American Zurich Ins. Co.*, 2017 U.S. Dist. LEXIS 203828 (U.S. District Court, District of Maryland 2017)

Currently involved in defending multiple property insurance carriers in ongoing

EDUCATION

- Regent University School of Law, J.D., 2013, *cum laude*, Honors Program
- Patrick Henry College, B.A., Government, 2009, Valedictorian, *summa cum laude*, Highest Honors

litigation with entertainment and hospitality industry claims for lost income related to the COVID-19 pandemic.

ARTICLES & PRESENTATIONS

"The Ethics of Automation: Avoiding Bad Faith Claims in AI-Driven Claims Handling," 2026 Property & Liability Resource Bureau (PLRB) Claims Conference & Insurance Services Expo, March 23, 2026, co-presenter

"The Ethics of Automation: Avoiding Bad Faith Claims in AI-Driven Claims Handling," 2026 Property & Liability Resource Bureau (PLRB) *Your Claims Resolution* Webinar, February 5, 2026, co-presenter

"In Defense of the Insurance Adjuster: How to Navigate Written and Implied Duties," PLRB By Popular Demand Webinar Series, October 9, 2025, co-presenter

"The Ethics of Automation: Avoiding Bad Faith Claims in AI-Driven Claims Handling," PLRB Regional Innovation Summit, Concord, NC, September 9-10, 2025, co-presenter

"In Defense of the Insurance Adjuster: How to Navigate Written and Implied Duties," PLRB Western Regional Adjusters Conference, Glendale, AZ, June 24-25, 2025, co-presenter

Itemized Appraisal Ordered Over Delay and Coverage Dispute Objections: A Shift in the Appraisal Enforcement Paradigm? *The Zelle Lonestar Lowdown*, April 21, 2025, author

In Defense of the Insurance Adjuster: How to Navigate Written and Implied Duties, PLRB Central Regional Adjusters Conference, St. Louis, MO, August 27-28, 2024, presenter

In Defense of the Insurance Adjuster: How to Navigate Written and Implied Duties, PLRB Western Regional Adjusters Conference, Anaheim, CA, June 25-26, 2024, presenter

"The Key Bridge Tragedy: What Loss of Income Coverages Will Apply?", April 1, 2024, co-author

In Defense of the Insurance Adjuster: Defensively Navigating Written and Implied Duties, PLRB Central Regional Adjusters Conference, Schaumburg, IL, September 13-14, 2023, presenter

In Defense of the Insurance Adjuster: Defensively Navigating Written and Implied Duties, at the PLRB 2023 Western Regional Adjusters Conference on June 27-28, 2023, in Allen, TX, presenter

"Is an Appraisal an Arbitration? Yes and No. Maybe. Sort of." *Claims Journal*, March 14, 2022, co-author

PROFESSIONAL AFFILIATIONS

American Bar Association

Maryland State Bar Association, Young Lawyers Section

Virginia Bar Association

The District of Columbia Bar Association

Bar Association of Baltimore City

Frederick County Bar Association

Montgomery County Bar Association

Maryland Defense Counsel

PRO BONO ACTIVITIES

Pro Bono Volunteer Attorney with ABA Free Legal Answers

Volunteer Judge - Mock Trial Competition for MYLAW: Maryland Youth & the Law (Jan 2021-present)

Maryland Peoples Law Library, *Pro Bono Editor* (2014-present)

Catholic Charities Esperanza Center (2017-2019)

Maryland Legal Aid, *Pro Bono Volunteer* (2016-2019)

Maryland State Bar Association, *Welcome Home Project* (2015-2019)

Maryland State Bar Association, *Wills for Heroes* (2015-2019)

Frederick Bar Association, *Civics and Law Academy* (2015-2016)

Maryland Food Bank (2016-2017)

NOTEWORTHY

Named a Rising Star in 2019, 2020, 2021, 2022, 2023 and 2024 as a top-rated insurance defense attorney by Super Lawyers

Received the Martindale-Hubbell Platinum Client Champion Award in 2022, 2023, 2024, 2025

Received the Martindale-Hubbell Gold Client Champion Award in 2020, 2021 and 2022

Named a member of the Capital Pro Bono Honor Roll in 2020, 2021, 2022 and 2023

Selected for inclusion in *Best Lawyers: Ones to Watch*, 2023

Selected for inclusion in *Whos Who in America* in 2020

PAST PROFESSIONAL EXPERIENCE

Associate, Niles, Barton & Wilmer, LLP, 2016-2020