Kyle R. Espinola
Senior Associate

161 Worcester Road
Suite 502
Framingham, MA 01701
TEL: (781) 466-0708
FAX: (781) 466-0701
kespinola@zellelaw.com

PRACTICE AREAS

- Climate Change
- Commercial Litigation
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

BAR AND COURT ADMISSIONS

- State Court: Massachusetts
- United States District Court: District of Massachusetts
- United States Court of Appeals for the First Circuit

EDUCATION

- Boston University School of Law, J.D., 2020
- College of the Holy Cross, B.A, *magna cum laude*, Political Science and Spanish, 2017

Kyle represents some of the worlds largest insurance companies, focusing his practice on insurance matters, including general liability coverage and defense, pandemic claims and litigation, and property insurance. Before joining Zelle, Kyle served as an Articles Editor for Boston University School of Laws *Review of Banking and Financial Law*.

REPRESENTATIVE MATTERS

Represented clients in insurance defense and bad faith litigation actions, in both federal and state court.

Represented commercial property insurers to analyze claims and defend litigation concerning losses attributed to the COVID-19 pandemic.

Member of the team that represents Freddie Mac and the Federal Deposit Insurance Corporation as Receiver for 38 Closed Banks in the LIBOR antitrust litigation.(*In re LIBOR-Based Financial Instruments Antitrust Litig*., No. 11-md-2262-NRB (S.D.N.Y.))

Represented insurer in dispute relating to code upgrades arising from a fire at a Massachusetts woodworking facility. Obtained a favorable summary judgment decision (*Sarno Realty, Inc. et al v. Selective Insurance Company o fSoutheast*).

ARTICLES & PRESENTATIONS

The Final Frontier Insurance for Risks from Outer Space, Massachusetts Insurance and Reinsurance Bar Association (MIReBA) 2026 Annual Symposium, April 15, 2026, co-presenter

"Massachusetts Collapse Decision Highlights Importance of Careful Underwriting," *The Lonestar Lowdown*, June 18, 2025, author

Calif. Smoke Claim Ruling Gives Insurers Support on Denials, *Law360*, May 6, 2025, author

"Why Climate Plaintiffs Are Filing Securities, Consumer Suits," *Law360*, March 15, 2022, co-author

ZELLE LLP

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Playing The Odds: The Future of Daily Fantasy Sports and a Potential Role for The Consumer Financial Protection Bureau, 39 Rev. of Banking & Fin. L. 601 (2020)

PROFESSIONAL AFFILIATIONS

Boston Bar Association

Massachusetts Bar Association

Massachusetts Insurance and Reinsurance Bar Association (MIReBA)