ZELLE LLP

Tom Papa
Solicitor

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PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Commercial Litigation
- Cyber Risk and Losses
- Energy/Renewables
- Property Insurance

BAR AND COURT ADMISSIONS

- State Court: Texas
- U.S. District Court: Northern, Southern, Eastern and Western Districts of Texas
- England & Wales

EDUCATION

- University of Law, Legal Practice Course LPC, LLM, 2017
- University of Liverpool, Law, 2016

Tom is qualified as both an English solicitor and U.S. attorney. He represents global insurance companies in insurance coverage and litigation matters in connection with cyber, property, energy, and construction claims. Within these sectors, Tom specializes in resolution of issues related to business interruption loss, cyber losses, and bad faith claims. Tom represents clients in all aspects of litigation in federal and state courts as well as alternative dispute resolution proceedings throughout the U.S. Tom often acts on behalf of reinsurers/ the London market and advises on reinsurance coverage.

Tom has twice been seconded to carriers to assist their claims teams directly, including a German-based insurance company (where he assisted the energy insurance team) and a global insurance company (where he consulted on a wide range of issues, including delegated authority, claims-handling, and TPA agreements).

REPRESENTATIVE MATTERS

Representing reinsurer in COVID-19 coverage disputes with retrocessionaires

Representing insurers in multiple coverage disputes arising out of COVID-19 losses

Acting for reinsurers in several losses at windfarms in Mexico

ARTICLES & PRESENTATIONS

The Prevention Doctrine Has Limits *Guidry* Proves It, *The Zelle Lonestar Lowdown*, April 30, 2026, author

Corrosion Exclusions Differences Across the Atlantic, *The Zelle Lonestar Lowdown*, October 31, 2025, co-author

Is Your War Exclusion Fit for Purpose? May 6, 2025, co-author

Is Your War Exclusion Fit for Purpose? *The Zelle Lonestar Lowdown*, December 18, 2024, co-author

"English Law for U.S. Claims," Afternoon with Zelle in London, February 24, 2024, co-presenter