

Hail Claims . . . What The Hail™ Is Going On?

Hail is a “hot topic” in the property insurance market, with countless lawsuits involving hail damage being filed across the states where hail events are common. Zelle is leading the property insurance industry’s response to this emerging risk exposure, not only in working in the trenches with their clients in handling the claims and resulting lawsuits, but also in working to address the underlying issues giving rise to these claims through legislative action and policy wording changes. [Click here](#) to learn more about Zelle’s work in this area.

Zelle LLP What the Hail? Conference

The What the Hail? Conference, held biennially is a two-day event covering hail, wind, Texas freeze claims, and all other hot topics in the Texas first-party insurance claims process. The next conference will take place on February 12-13, 2026 in Dallas, TX. More information can be found [here](#).

Interviews with Steve Badger

[Click on the photo](#) to view a series of short videos in which Steve Badger shares his perspective on several issues surrounding the hail claims crisis.

Articles & Publications

“Court Analyzes “Forces of Nature” in Applying Section 542A of the Texas Insurance Code,” *The Zelle Lonestar Lowdown*, May 21, 2025

“When Coverage Disagreements Are Justified: The Bona Fide Dispute Doctrine in Action,” *The Zelle Lonestar Lowdown*, May 21, 2025

“Another One Strikes the Dust: Presuit Notice to Third-Party Adjuster Does Not Comply with Section 542A.003(a) of the Texas Insurance Code,” *The Zelle Lonestar Lowdown*, March 19, 2025

“Federal District Court Holds Engineer Is Qualified Enough, and His Methods Are Reliable Enough, to Testify to Date Wind and Hail Caused Roof Damage,” *The Zelle Lonestar Lowdown*, February 19, 2025

“The First Houston Court of Appeals Correctly Grants Mandamus Relief to

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“The Southern District of Texas Reaffirms That an Insured has the Burden to Identify a Covered Loss During the Policy Period and Segregate Its Damages,” *The Zelle Lonestar Lowdown*, January 16, 2025

“Appraisal Panel Acted Within its Rights when Considering Causation,” *The Zelle Lonestar Lowdown*, December 18, 2024

“Federal Court Correctly Concludes that a Simple Disagreement Between Experts Does Not Support a Claim for the Breach of the Duty of Good Faith and Fair Dealing - *Beka One, LLC V. RLI Insurance Company*,” *The Zelle Lonestar Lowdown*, December 18, 2024

“Federal Court Properly Applies Concurrent Causation and Rejects an “Expert” Opinion – *Thompson v. State Farm Lloyds*,” *The Zelle Lonestar Lowdown*, November 13, 2024

“Despite the Deepest Desires of Policyholder Attorneys, Concurrent Causation Continues,” *The Zelle Lonestar Lowdown*, October 9, 2024

“Insureds’ Failure to Send Proper Presuit Notice Can Automatically Abate Case Against Insurers,” *The Zelle Lonestar Lowdown*, October 9, 2024

“Simply Providing a Contractor’s Estimate Fails to Satisfy the “Specific Amount Alleged to be Owed by an Insurer” Requirement Under Section 542A.003(b)(2) of the Texas Insurance Code,” *The Zelle Lonestar Lowdown*, October 9, 2024

“Calling an Audible: What Happens When the Insurance Company Changes the Game Plan After Plaintiff Files Suit?”, *The Zelle Lonestar Lowdown*, September 11, 2024

“Expert Affidavits with Nothing More Than Conclusory, Subjective Opinions Do Not Create a Fact Issue Sufficient to Defeat Summary Judgment,” *The Zelle Lonestar Lowdown*, June 13, 2024

“Texas Prompt Payment of Claims Act: When Are Insurance Code Chapter 542 Penalties Not Owed?” June 11, 2024

“Viewpoint: Will Amendment to Rule 702 Affect Property Insurance Coverage Litigation?” *Claims Journal*, October 13, 2023

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“Holding an Insured to its Burden to Support its Claim: Texas’ Concurrent Causation Doctrine,” May 2, 2023

“The End of the Voluntary-Involuntary Rule,” *Claims Journal*, December 16, 2022

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Steve Badger Interview on Ryans' Rants Podcast - Texas Waiving of Deductibles Statute and Other Timely Topics, June 1, 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: 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

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Steven Badger Quoted in *Claims Journal*: Appellate Court Revives Lawsuit Against National Claims Negotiators, April 6, 2020

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[Click here to view additional articles written by Zelle attorneys.](#)

Presentations/Speaker Requests

Zelle attorneys are frequently asked to speak to industry groups and insurance companies concerning this emerging risk area. The popular seminar entitled "*Hail Claims—What The Hail™ Is Going On?*" provides an in-depth analysis of the issues commonly arising in these claims. [Click here to receive information on having Zelle present this seminar for your group or company.](#)

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