

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 industrys 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 Zelles 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

Compel Appraisal After Suit Is Filed, *The Zelle Lonestar Lowdown*, February 19, 2025

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 Contractors 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

Morakabian and Rosales Signal a Consensus View on Recovery of Attorneys Fees After Appraisal, *Claims Journal*, June 27, 2023

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

Steven Badger Quoted in Property Insurance Report - "Texas Walking Tall After Surviving Storms, Lawyers, Rising Costs," November 1, 2021

Steven Badger Interviewed by Roofing Insights - Who commits more Insurance fraud? Contractors or carriers?, October 19, 2021

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

Steven Badger Quoted in SE Texas Record: Texas State Bar Issues Ethics Opinion on Hail Lawyer Advertising Booths, April 29, 2020

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

Steven Badger PLRB Interview Texas Weather Claims: An Update from the Trenches, December 3, 2019

Steven Badger Quoted in *Claims Journal*: Texas Supreme Court Clarifies Bad

Faith in Appraisal Process, July 2, 2019

Dallas Morning News Names Zelles Steven Badger to Watchdog Hall of Fame For Work on Roofing Bill, June 8, 2019

Zelle LLP Receives Unanimous Jury Verdict on Behalf of Landmark American Insurance in Windstorm/Hail Lawsuit, June 6, 2019

"Timing is Key for Texas Insurers Accepting Agents' Liability," *Texas Law360*, April 16, 2019

Steven Badger on KPRC Houston Proposed Roofing Law Aims to Protect Consumers, March 6, 2019

Steven Badger Quoted in *Law360*: Proposed Texas Bill Would Require Reroofing Contractor Registration, February 21, 2019

Steven Badger in *Dallas Morning News* - TX Legislature targets storm-chasing roofers for 'reform', February 7, 2019

Steven Badger Discusses Texas Reroofing Contractor Registration Legislation with KBTX-TV, January 31, 2019

Steven Badger NBC Facebook LIVE Interview Roofing Scammers, January 30, 2019

Steven Badger Quoted in Claims Journal: Texas Intervenes in Public Adjuster Bankruptcy, December 19, 2018

Steven Badger Quoted in Insurance Law360 Regarding Contractors Illegally Acting as Public Adjusters, November 29, 2018

Steven Badger Quoted in SE Texas Record: Law Firm Sued Over Hail Litigation Payments, November 12, 2018

"Texas Hail Bill Leads to Policyholder Attorney Hail Marys," *Texas Law360*, November 5, 2018

Steven Badger Quoted in Insurance Law360 Regarding Fraudulent Hail Claim Lawsuit, October 23, 2018

Steven Badger Quoted in Claims Journal: Federal Court Ruling Vacates Hail Claim Appraisal Award, July 26, 2018

"*Menchaca* Continues to Preclude Post-Appraisal Liability," *Texas Law360*, July 25, 2018

Steven Badger Quoted in SE Texas Record Regarding Hail Attorney Conviction in Barratry Scheme, July 9, 2018

"Texas Case Shows Clarity is Key in the Appraisal Process," *Texas Law360*, July 5, 2018

Steven Badger Discusses "Contractor vs. Carrier" Issues in TX With Anthony Delmedico, July 3, 2018

"Texas 'Hail Bill' Promotes Dispute Resolution Without Litigation," *Texas Law360*, May 29, 2018

"The Insureds Burden: Determining Date of Loss in Texas," *Texas Law360*, May 1, 2018

Steven Badger Testifies Before Texas House of Representatives: House Committee on Insurance, April 24, 2018

"Why Texas Contractors Should Watch *Lon Smith v. Key*," *Texas Law360*, April 13, 2018

Steven Badger Interviewed - What the Hail is Going on in Texas in 2018, March 20, 2018

"Fixing Problems in the Texas Insurance Appraisal Process," *Texas Law360*, January 24, 2018

Steven Badger Quoted in D CEO Magazine Regarding HB 1774s Impact on Insurance Claims, December 8, 2017

Steven Badger Quoted in Claims Journal Regarding TX Roofer Appealing Class Certification in Case Alleging Hail Damage Solicitation, September 22, 2017

Steven Badger Quoted in Claims Journal Regarding Public Adjuster Charged With Insurance Fraud, August 25, 2017

Steven Badger Quoted in SE Texas Record Regarding Hail Lawsuit Sanctions, August 21, 2017

Steven Badger Quoted in Claims Journal Regarding Class Action Against Roofer in Hail Damage Solicitation, August 8, 2017

Steven Badger Quoted in Claims Journal Regarding Hail Attorney Indicted for Barratry and Fraud, June 9, 2017

"Why *Menchaca* Changes Nothing for Appraisal Law," *Texas Law360*, June 6, 2017

Steven Badger Quoted in Construction Dive on Roofing Oversight Rules, May 25, 2017

Jennifer Gibbs Interviewed Regarding TX Bill Limiting Insurer Liability on Storm Damage Claims, May 18, 2017

Insurance Takeaways From Texas New Hailstorm Bill, *Texas Law360*, May 17, 2017

Steven Badger Quoted in Dallas Morning News Regarding Illegality of Not Paying Insurance Deductibles, May 12, 2017

Steven Badger Quoted in SE Texas Record Regarding Hail Suits Filings Before HB 1774 Vote, May 8, 2017

Steven Badger Interviewed on Unauthorized Practice of Public Adjusting, May 2, 2017

Steven Badger Quoted in Claims Journal Regarding Pending Hail Legislation in Texas, May 1, 2017

Steven Badger Quoted in SE Texas Record Regarding TX Mass Storm Litigation, March 27, 2017

Steven Badger Interviewed Regarding Voluntary Certification Program for TX

Roofers, Dallas CBS11 News, March 27, 2017

Steven Badger Profiled in Dallas Morning News Regarding Efforts to Pass TX Bill on Roofer Crimes, March 24, 2017

Steven Badger Quoted in Dallas Morning News Regarding Voluntary Certification for TX Storm-Chasing Roofers, March 9, 2017

"A Reprieve from the Deluge of Hail Litigation in Texas," *Texas Law360*, February 21, 2017

Steven Badger Quoted in Dallas Morning News Regarding Worst Roofing Scheme in Dallas-Ft. Worth History, February 17, 2017

Steven Badger Quoted in *SE Texas Record* Regarding Hidalgo County Barratry Charge, February 10, 2017

Claims Journal Names Hail Top-Trending Story of 2016; Steven Badger Quoted, December 22, 2016

Steven Badger Quoted in *Forbes* Regarding Baseless Hailstorm Claims, *Forbes*, December 14, 2016

"San Antonio Hail Suit Standing Orders: Here We Go Again!" *Texas Law360*, December 13, 2016

Steven Badger Quoted in *SE Texas Record* Regarding Suspension of Hailstorm Attorney, November 22, 2016

Steven Badger Quoted in *SE Texas Record* Regarding Hail Lawsuit Brought on Behalf of Dead Man, October 20, 2016

Steven Badger Quoted in *Forbes* Regarding Barratry Class Action Against Texas Law Firm, October 7, 2016

Steven Badger Testifies Before Texas Senate Business & Commerce Committee Regarding Hail Related Litigation, October 5, 2016

Steven Badger Interviewed Regarding Texas Woman Receiving New Roof, October 5, 2016

Steven Badger Quoted in *SE Texas Record* Regarding State Farm Defeat of Storm Lawsuit, October 4, 2016

Steven Badger Quoted in *Forbes* Regarding Barratry Epidemic in Texas, October 4, 2016

Steven Badger Quoted in *Laredo Morning Times* Regarding Insurance Company Victories in Texas Hail Suits, October 3, 2016

"Texas Says No Way to One Ways Hail Damage Claim," *Texas Law360*, September 28, 2016

Steven Badger PLRB Industry Insights Presentation: The Hail Lawsuit Frenzy

"How Appraisal Protects Against Texas Insurance Code Abuse," *Texas Law360*, September 22, 2016

"Texas Courts' Consistent Inconsistency on Improper Joinders," *Texas Law360*, September 19, 2016

"Global Hail," CAT-Law Navigator, September 16, 2016

Steven Badger Quoted in *Laredo Morning Times* Regarding Emerging Hail Risk, August 28, 2016

Steven Badger Quoted in *SE Texas Record* Regarding Hail Lawsuit Feeding Frenzy, August 16, 2016

"5th Circ. Brings Consistency to Improper-Joinder Analysis," *Texas Law360*, June 27, 2016

Steven Badger Quoted in *Claims Journal* Regarding States Impacted by Barrage of Hail Lawsuits, May 31, 2016

"The Emerged Hail Risk: The Balanced Solutions," *Claims Journal*, April 13, 2016

Steven Badger Quoted in *SE Texas Record* on Hailstorm Litigation Leading to Potential Limitation on Insurance Coverage, April 8, 2016

"The Emerged Hail Risk: What the Hail is Still Going on and Getting Worse?", *Claims Journal*, April 6, 2016

Steven Badger Quoted in Property Insurance Report Regarding Hail Claim Litigation in Texas, April 4, 2016

Steven Badger Quoted in Southeast Texas Record Regarding State Farm Defeat of Hail Claim Lawsuit, March 28, 2016

"The Uncertainty of Remand in Texas," *Texas Law360*, March 18, 2016

"Texas Tornadoes: Why Risk Mitigation Matters," *Texas Law360*, March 4, 2016

Steven Badger Interviewed by KPRC Houston Regarding Frivolous Hail Lawsuits, February 19, 2016

"Lawsuits from 2013 hailstorm continue to clog legal system," Steven Badger quoted, *Amarillo Globe News*, December 15, 2015

"Scare tactics, fraud and barratry the feeding frenzy that has become mass insurance litigation in Texas," Steven Badger quoted, *Southeast Texas Record*, December 10, 2015

"Avoiding Gamesmanship in Appointing Appraisal Umpires," *Texas Law360*, November 24, 2015

"Waiving the Right to Appraisal Just Got Easier in Texas," *Texas Law360*, October 8, 2015

"The Ethics of Using Public Adjusters as Expert Witnesses," *Texas Law360*, September 24, 2015

"Symptoms of the Texas Progressive Claim Syndrome," *Texas Law360*, September 17, 2015

"New Disaster Restoration Legislation Does Not Apply To Roofing Contractors," *What the Hail? Hot Topic Alert*, September 4, 2015

"Hailstorms, the new hurricane litigation boom for Texas trial lawyers," Steven

Badger quoted, *Southeast Texas Record*, September 3, 2015

"The Wild West of Improper Joinder in North Texas," *Texas Law360*, August 17, 2015

"*Graber v. State Farm* is a Texas Prompt Payment Outlier," *Texas Law360*, August 10, 2015

Attorney: Hail Claims 'Cottage Industry' Bad News for Texas, Steven Badger quoted, *Insurance Journal*, August 10, 2015

"Texas Property Insurers Consider Changes to Hail Policies," *Texas Law360*, July 28, 2015

"Texas Legislature Reins in Public Adjuster Conduct," *Texas Law360*, July 20, 2015

"Steven Badger Quoted in Texas Lawyer Regarding Insurance Reform Legislation," *Texas Lawyer*, May 11, 2015

"Texas High Court Clarifies Multiple Perils Coverage Scope," *Texas Law360*, May 8, 2015

"Texas Insurers: Dont Forget Excessive Demand Doctrine," *Texas Law360*, May 1, 2015

Steven Badger Testifies Before Texas Senate Business and Commerce Committee Regarding Hail Damage Claim Abuse, March 31, 2015

"First Hidalgo County Hail Trial Ends in Defense Verdict," *Texas Hail Claims Bulletin*, March 3, 2015

"Texas Claims Are Getting *Nasti*: The Insureds Burdens," *Texas Law360*, March 2, 2015

"Dont Mess With Texas Adjusters In Hail Damage Claims," *Texas Law360*, February 6, 2015

"Attorneys, Insurers Facing Off over Hail Litigation in Texas," *Insurance Journal*, February 4, 2015

"2014 Hail-Related Insurance Litigation Year In Review," *Insurance Law360*, December 23, 2014

"And Another Texas Court Realizes What The Hail Is Going On?," December 3, 2014

"Texas High Court Doesn't Take Fishing Expedition Bait," *Texas Law360*, December 2, 2014

"Texas Juror Witnesses Firsthand What the Hail is Going on in Texas," *Claims Journal*, December 1, 2014

"Keeping Pace With Texas Hail Claim 'Case-Runners'," *Texas Law360*, November 21, 2014

"What The Hail Is Going On With Texas Insurance Claims?," *Texas Law360*, November 14, 2014

Texas Hail Damage Claims - Update from the Trenches", October 22, 2014, webinar

"Texas' Progressive Claim Syndrome Is Treatable," *Texas Law360*, August 22, 2014

"District Court Figures Out What The Hail Is Going On," *Texas Law360*, July 17, 2014

"Why Texas Insurers Need To Report Fraudulent Hail Claims," *Insurance Law360*, July 8, 2014

"Court Clarifies Insurers' Replacement-Cost Obligations," *Insurance Law360*, June 18, 2014

"The Emerging Hail Risk: What The Hail Is Going On?," *Claims Journal*, Spring 2014

"What The Hail Is Going On In Texas?," *Law360*, December 19, 2013

"A Guide To Making O&P Payments On Texas Roof Repairs," *Texas Law360*, December 2, 2013



"Roofing Contractors, Dont Mess With Texas Insureds!," *Texas Law360*,
November 15, 2013

[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 ClaimsWhat 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.](#)

Practice Contact

Steven J. Badger

sbadger@zellelaw.com

214-749-4207