

### PRACTICE CONTACTS

- Matthew Gonzalez
- Elizabeth Kniffen

Zelle represents most of the largest commercial property insurers in the world. Our practice encompasses all aspects of the commercial insurance claims process, including disputes involving coverage, adjustment, appraisal, and arbitration. Our attorneys have a deep understanding of all aspects of insurance coverage, including defining the scope of property damage and evaluating complex business interruption disputes. Zelle has been at the forefront of every significant risk exposure faced by the insurance industry over the past 30 years. This includes claims and resulting litigation arising from numerous hurricanes, wildfires, the 9/11 World Trade Center terrorist attack, and most recently the COVID-19 pandemic. Zelle also represents its clients in their more common disputes arising from weather-related events (hail, wind, snow, and flood) industrial accidents, fires, explosions, toxic spills, structural failures, equipment failures, contamination, boiler and machinery accidents, electrical events, vandalism, theft, and failure of fire protection systems.

Because of our vast experience in resolving coverage and adjustment disputes, Zelle attorneys are often asked to advise their clients on issues involving underwriting procedures, policy language, and best practices in the adjustment process. Zelle also advises their clients in the role of national coordinating counsel after major catastrophe exposures and works with the insurance industry trade groups in formulating overall industry strategy. Consistent with the firm's devotion to staying at forefront of the cutting-edge issues faced by the insurance industry, our attorneys frequently prepare white papers and give presentations pertaining to the latest emerging issues and developments in property insurance law.

**To access the Texas Winter Freeze Losses Resource Center [click here](#).**