WALKER WILCOX
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OVERVIEW

Kristine Sorenson focuses her practice on insurance coverage analysis and litigation. What differentiates Kristine from other coverage lawyers is that she combines her understanding of the legal issues involved in a coverage dispute with an appreciation of the business concerns of her insurance industry clients. Prior to entering law school, she worked in the industry for seven years as a personal lines underwriter. Well into her law practice, she gained even more "real world" experience by working for six months for a leading syndicate of Lloyd's, London. During this period, Kristine advised claims personnel on various professional liability, general liability, and first-party property claims, and also counseled underwriters on insurance and reinsurance wordings. Equally valuable to her clients, however, is the insight that the experience provided into the challenges (legal and otherwise) faced by insurers on a day-to-day basis. Kristine fully understands that every dispute with a policyholder has both legal and business implications, and she counsels her clients accordingly.

Kristine's litigation experience includes declaratory judgment and bad faith lawsuits, actions for rescission of insurance policies and revocation of binding authority agreements. Specific areas in which she has worked include:

- Defense of construction defect, premises liability, and personal injury lawsuits throughout Texas.
- Defense of weather-related lawsuits against commercial property and homeowners insurers throughout Texas,
- Analysis of coverage issues arising from general liability policies, including all phases of the duty to defend,
- Analysis of coverage issues arising from professional liability claims,
- First-party property coverage cases, including coverage issues arising from the vandalism/theft exclusion and the theft of copper from buildings,

- Analysis of coverage and rescission issues arising from material misrepresentations in the insurance application,
- Analysis of coverage for claims against public and religious entities, including employment practices liability claims, discrimination and civil rights claims, immunity issues and first-party property claims.

In addition to her litigation practice, Kristine has analyzed and provided legal opinions on both manuscript and ISO wordings, and she has drafted all types of property and casualty insurance policies.

Kristine also has presented on a number of insurance topics, including issues arising from the duty to defend, valued policy laws, diversity jurisdiction for Lloyd's syndicates and contractual liability claims under general liability policies. Kristine has also conducted deposition and litigation training with the firm's insurance clients.

FOCUS AREAS

- Appellate
- First Party Property
- Insurance and Reinsurance
- Litigation
- Professional Liability/Errors & Omissions
- Bad Faith Litigation

CREDENTIALS

ADMISSIONS

- Texas
- Illinois
- U.S. District Court, N.D. Illinois
- U.S. District Court, E.D. Texas
- U.S. District Court, N.D. Texas
- U.S. District Court, S.D. Texas
- U.S. District Court, W.D. Texas

EDUCATION

- DePaul University, J.D.
  – National Moot Court Team
- University of Wisconsin, B.A.

EXPERIENCE

NOTABLE DECISIONS

Kristine obtained the following rulings on behalf of her clients:

- Obtained multiple rulings under Chapter 542A of the Texas Insurance Code limiting the amount of attorneys' fees that could be awarded to plaintiffs.
- Obtained summary judgment for landowner that she owed no legal duty to travelers on an adjacent roadway to identify dangers on her property such as a tree that was susceptible to being uprooted by a storm and falling across the road.
- Obtained summary judgment on behalf of commercial property insurer in a coverage dispute involving the interpretation of a policy's theft sublimit filed in Dallas County, Texas; and handled the subsequent appeal, which was affirmed by the Dallas Court of Appeals. *See SA-OMAX 2007, L.P. v. Certain Underwriters at Lloyd's London,* 374 S.W.3d 594 (Tex. App. – Dallas 2012, no pet.);
- Obtained summary judgment on behalf of a commercial property insurer in Dallas County, Texas on the basis of res judicata and collateral estoppel;
- Obtained summary judgment on behalf of a criminal defense attorney in Harris County, Texas in a legal malpractice suit brought by a former client;
- Obtained summary judgment on behalf of a commercial property insurer in the Circuit Court of St. Louis, Missouri on the basis that the insured breached the policy by failing to cooperate and submit to an examination under oath after a fire;
- Obtained summary judgment on behalf of a commercial property insurer in Cook County, Illinois, finding that the policy was rescinded due to a material misrepresentation in the application;
- Obtained $1 million case evaluation award for clients in a Coverholder malpractice suit in Oakland County, Michigan;
- Obtained finding of no liability on behalf of a commercial crime insurer in an arbitration conducted in Torrance County, New Mexico.

AFFILIATIONS

- American Bar Association
- Houston Bar Association
- Texas Bar Association
  – Insurance Law Section
  – Litigation Section

NEWS

- Texas Supreme Court Alters Duty to Defend Analysis
- TEXAS LEGISLATURE PASSES HB 1774 (UPDATE)
- Illinois Appellate Court Issues Favorable Ruling on Anti-Concurrent Cause Language
- TX: Liability Insurers may have a Duty to Indemnify