



J. Richard Harmon

Partner

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Richard Harmon devotes much of his practice to the representation of insurance carriers in all aspects of contractual and extra-contractual litigation. He represents insurers in matters involving both commercial and personal lines policies, third-party disputes involving coverage, bad faith, and Stowers issues. He has also represented numerous insurers in large commercial property insurance cases involving hurricanes Rita, Katrina, Dolly, and Ike.

Rick represents insurers at both the state and national levels and has advised insurers on international claims involving master and local policies. He also has experience representing insurers in class action suits and corporate and commercial matters. A significant part of his practice is devoted to advising excess insurers in cases involving multi-million dollar exposures.

While the majority of Rick's practice is devoted to representing insurers directly, he also represents policyholders in third-party litigation involving products liability, premises liability, construction defect, and insurance agent errors and omissions.

Representative Experience

Lead trial counsel in first-party property suit resulting in unanimous defense verdict.

Lead trial counsel in suit brought against insurer in Hidalgo County resulting in defense verdict.

Obtained favorable decision from U.S. Court of Appeals for Tenth Circuit in coverage dispute involving number of occurrences based on largest E.Coli outbreak in U.S. history.

Lead trial counsel in suit to recover proceeds paid by insurance client from another insurer resulting in favorable unanimous verdict and full recovery for client.

Favorable resolution of several large property insurance lawsuits for clients involving hurricanes Dolly and Ike.

Recently negotiated favorable multi-million dollar settlements in several high-profile products liability and premises cases in South Texas on behalf of excess insurers.

Negotiated settlement for excess insurer in bus fire case involving multiple deaths.

Obtained summary judgment on behalf of insurer on contractual indemnity claim involving seven-figure damages.

Obtained summary judgment on behalf of insurer in class action involving thousands of potential claims relating to overhead/profit issues.

Served as lead counsel on numerous commercial and personal lines cases involving Hurricanes Rita, Dolly and Ike.

Represented insurer in complex commercial property dispute involving nine apartment complexes damaged by Hurricane Katrina.

Obtained favorable opinion from Texas Supreme Court in large commercial dispute in which client sought to compel arbitration under an agency contract.

Counseled insurance client regarding a multitude of coverage issues and assisted insurer in resolving several national pharmaceutical and medical device cases involving global insurance programs.

Awards & Recognition

THE BEST LAWYERS IN AMERICA

Listed for Insurance Law

2019-2024

THE BEST LAWYERS IN AMERICA

Lawyer of the Year list

2023

TEXAS SUPER LAWYERS

Insurance Coverage, Civil Litigation: Defense, Personal Injury - General: Defense

2006-2007, 2009-2022

SUPER LAWYERS - CORPORATE COUNSEL EDITION

Listed for Insurance Coverage

2010

MARTINDALE HUBBELL

AV Peer Review Rated

Related Services

General Liability/Catastrophic Injury

Insurance

Products Liability & Mass Torts

Publications & Speaking Engagements

Texas Supreme Court Issues Significant Decision on Exception to “Eight Corners” Rule

Feb 11, 2022

“Forces of Nature” Encompasses Weather Events

Mar 17, 2021

Texas Supreme Court Recognizes Exception to Eight Corners Rule

May 1, 2020

Looking Forward to 2019 – “Texas-Sized” Verdicts in 2018

Jan 28, 2019

Fifth Circuit Holds that Texas Law Immunizes Law Firm from Liability for Alleged Misrepresentations Made to Excess Insurer

Jan 2, 2019

Texas Supreme Court Reaffirms Incorporation of Other Documents By Additional Insured Clauses

Feb 13, 2015

Texas Supreme Court Disallows Discovery of Unrelated Claim Files

Oct 31, 2014

Houston Court of Appeals Finds Punitive Damages Are Covered by Commercial Policies, but Remands the Case for Determination of the Public Policy Issue

Sep 2, 2014

Texas Supreme Court Upholds Denial of Coverage Based on Vacancy Provision

Sep 2, 2014

Fourteenth Court of Appeals Muddies Waters on Policy Benefits and Extra-Contractual Benefits

Jul 1, 2014

Fifth Circuit Reinstates Appraisal Award Set Aside by Trial Court

Sep 18, 2013

Texas Supreme Court Expands Liability for “Property Damage” and Limits Enforceability of Consent-To-Settlement Requirements

Aug 26, 2013

Superstorm Sandy: Lessons Insurers Can Learn From Gulf Coast Hurricanes

Declarations, International Association of Claim Professionals, Winter 2013

Mar 1, 2013

Fifth Circuit Holds Coverage for Faulty Workmanship Barred by the Contractual Liability Exclusion

Jun 18, 2012

Texas Supreme Court Limits Evidence on Medical Expenses

Jul 5, 2011

New Legislation Affects Risk Shifting In Certain Construction Contracts

Jun 22, 2011

Texas Supreme Court’s Decision on Waiver of Appraisal – In re Universal Underwriters

May 6, 2011

King v. Dallas Fire Insurance Company: Is There Coverage for Intentional Acts?

Dec 6, 2001

Education, Admissions & Activities

EDUCATION

Texas Tech University School of Law

J.D., cum laude, 1991

Order of the Coif

Phi Kappa Honor Fraternity

The University of Texas at Arlington

B.S., 1987

BAR ADMISSIONS

Texas

1991

COURT ADMISSIONS

United States District Court of Texas: Northern, Southern, Eastern, Western

United States Court of Appeals, Fifth Circuit

United States District Court, Eastern District of Wisconsin

PROFESSIONAL AND COMMUNITY ACTIVITIES

Property Loss Research Bureau

Defense Research Institute

Tort and Insurance Section of Texas State Bar

Claims & Litigation Management Alliance

Federation of Defense & Corporate Counsel

American College of Coverage & Extracontractual Counsel