



Christina Anne Culver

Partner

cculver@thompsoncoe.com

713-403-8212

Christy Culver represents clients in insurance coverage and bad faith matters and is Board Certified in Texas Insurance Law. She provides guidance for coverage and bad faith disputes through each phase of resolution, including pre-litigation coverage analysis, strategic discovery, motion practice, alternative dispute resolution, trial strategy, and the appellate process.

She focuses her practice on complex, multi-party insurance coverage litigation and bad faith litigation involving general liability, directors & officers' errors & omissions, environmental, construction, professional liability, and accident and health coverage.

Christy is licensed in Texas and Louisiana and handles coverage litigation in jurisdictions across the United States.

Christy is recognized in Chambers USA for Texas Insurance, The Best Lawyers in America – Insurance Law, and as a Super Lawyer – Rising Star in Texas and Louisiana.

She is a Managing Editor of the Journal of Texas Insurance Law for the State Bar of Texas. She is a Fellow of the American Bar Foundation, Texas Bar Foundation, and Louisiana Bar Foundation. She regularly speaks about insurance coverage matters on a national level.

Background

Christy is the former Vice President for the Houston Chapter of CLM and the current chair for Region 7. Christy regularly speaks on coverage issues at the national level, including the ABA's Insurance Coverage Litigation Committee Seminar, the Advanced Insurance Law Seminar sponsored by the State Bar of Texas, and CLM's national conferences.

Representative Experience

Obtained a favorable order in the Southern District of Texas holding that an insurer has no duty to indemnify underlying bodily injury claims arising out of benzene based on a pollution exclusion.

Obtained a grant of application for supervisory writ before the Louisiana First Circuit Court of Appeals and reversal of the trial court's denial of the insurer's summary judgment motion on weapons exclusion and assault & battery exclusion.

Terry J. LeBlanc v. Zaina & Tejan, Inc., et al., 2021 WL 1884837, 2021-0170 (La.App. 1 Cir. 5/11/21)

Obtained a favorable opinion from the Louisiana Third Circuit Court of Appeals regarding the reversal of the trial court's denial of the insurer's summary judgment concerning the duty to indemnify as premature.

Hoffpauir v. Cajundome, et al., 2021 WL 1558561, 2020-423 (La.App. 3 Cir. 4/21/21)

Obtained reversal of an order granting class certification for claims arising out of an explosion at a weapons demilitarization plant and the subsequent recommended evacuation of an area around the plant.

Reeves v. Explo Systems, Inc., 293 SO.2d 119 (La. App. 2 Cir. 2020)

Obtained dismissal of Chinese Drywall product defect suit in Louisiana based upon Peremptory Exception of Peremption.

Obtained summary judgment in favor of insurer on multiple environmental property claims and bodily injury claims in the Western District of Louisiana.

Obtained a favorable opinion in a construction defect case by the Fourth Circuit Court of Appeal of Louisiana, reversing the trial court's judgment granting a motion for a new trial and reinstating an order of dismissal on the grounds of abandonment.

Cambrie Celeste, LLC v. F.I.N.S. Construction, LLC, et al., 2018 WL 4623355, --- So.3d ---, 2018-0459 (La. App. 4 Cir. 9/26/18), writ denied, 2019 WL 277703 (Mem), ---So.3d ---, 2018-1863 (La. 1/14/19)

Obtained a partial summary judgment in the United States District Court for the Southern District of Texas, dismissing the claim against the insurer for pre-tender defense costs and the third-party's claim for breach of the insurance policy because the third-party lacked standing.

Obtained a favorable order defeating a Motion to Dismiss in the Northern District of Texas, holding that injured parties are appropriate defendants in federal declaratory judgment actions brought by insurers even if they have not yet obtained a judgment against the insured.

Crum & Forster Specialty Insurance Company v. Smallwood et al., No. 4:23-CV-01079-P, 2024 WL 3049850 (N.D. Tex. 6/18/24)

Awards & Recognition

THE BEST LAWYERS IN AMERICA

Insurance Law

2024-2026

SUPER LAWYERS

Up-And-Coming 50: Women Texas Rising Stars Top List

2023-2024

SUPER LAWYERS

Up-And-Coming 100: Women Texas Rising Stars Top List

2023-2024

TEXAS SUPER LAWYERS - RISING STAR

Listed for Insurance Coverage

2019-2024

CHAMBERS USA

Ranked Band 4 for Insurance in Texas

2023-2025

BUSINESS TODAY

Top 10 Most Influential Insurance Lawyers in Texas

2023

TEXAS BAR FOUNDATION

Fellow

2023

LOUISIANA BAR FOUNDATION

Fellow

2023

AMERICAN BAR FOUNDATION

Fellow

CHAMBERS USA

Up-and-Coming Ranking

2021-2022

THE BEST LAWYERS IN AMERICA: ONES TO WATCH

Listed for Insurance Law

2022

TEXAS MONTHLY

Top Women Attorneys list

2021

LOUISIANA SUPER LAWYERS - RISING STAR

Listed for Insurance Law

2020-2022

ST. CHARLES AVENUE MAGAZINE, TOP ATTORNEYS IN NEW ORLEANS AREA

Listed for Insurance Law - Rising Star

2020-2021

HOUSTONIA MAGAZINE, TOP LAWYER

Listed for Insurance Law

2019-2020

TEXAS BOARD OF LEGAL SPECIALIZATION

Board Certified in Insurance Law

Related Services

Construction

General Liability/Catastrophic Injury

Insurance

Publications & Speaking Engagements

Bearing the Costs Associated with Sex Trafficking

Journal of Texas Insurance Law, Spring 2025

Volume 21, Number 1

July 2025

Louisiana Passes Tort Reform Legislation Targeting Insurance Crisis

Jun 9, 2025

Insurance & Reinsurance Law and Practice

Chambers USA Insurance Litigation Practice Guide

January 21, 2025

Insurance & Reinsurance Trends and Developments

Chambers USA Insurance & Reinsurance Practice Guide

January 2025

Insurance Litigation Law and Practice

Chambers USA Insurance Litigation Practice Guide

October 2024

Insurance Litigation Trends and Developments

Chambers USA Insurance Litigation Practice Guide

September 2024

Louisiana's Direct Action Statute Significantly Revised

Jun 12, 2024

Appraisal & Attorney's Fees: Hail No!

Feb 2, 2024

Insurance & Reinsurance Trends and Developments

Chambers USA Insurance & Reinsurance Practice Guide

January 2024

The Attorney-Client Privilege: A Review of the Privilege and Potential Waiver

Journal of Texas Insurance Law, Spring/Summer 2023

Sep 14, 2023

Conflicts and the Tripartite Relationship

American Bar Association Coverage newsletter Winter 2023

Apr 10, 2023

Coverage for Trucking Cases

Advanced Insurance Law Seminar for the State Bar of Texas

2023

Louisiana Appeals Court Revives COVID-19 Coverage Suit

Jul 18, 2022

Stowers Essentials

State Bar of Texas Insurance Section

Insurance Law Seminar: The New Essentials

July 2022

The Attorney-Client Privilege: Practical Tips for Claims Handling and to Avoid Bad Faith

ABA Insurance Coverage Litigation Committee CLE Seminar

March 2022

The Changing Climate of an Insurer's Duty to Defend: Recent Exceptions and Avoiding Traps for Bad Faith

CLM 2020 Focus Seminar

November 3, 2020

Avoiding Bad Faith Claims on the Gulf Coast

Thompson Coe Webinar

August 18, 2020

Handling COVID-19 Claims and Bad Faith Traps to Avoid

Thompson Coe Webinar

June 15, 2020

The Other "Traffic" Problem: Coverage for Sex and Labor Liability

Advanced Insurance Law Update, Texas Bar CLE

June 5, 2020

COVID-19 Coverage Litigation: Coverage and Claim Investigation in the Gulf Coast and Southwest

Thompson Coe Webinar

June 1, 2020

Reserving Rights: Best Practices, and an Update on the Use of Extrinsic Evidence

Thompson Coe Webinar

November 19, 2019

Perfecting the Settlement: Tips and Tactics

Thompson Coe Webinar

September 17, 2019

Texas Law and the Restatement of the Law of Liability Insurance: An Initial Comparison of Blackletter Principles

May 1, 2019

The Burden to Allocate Settlement Funds

Jan 17, 2018

Hurricane Harvey's Aftermath: Anticipated Coverage Issues Following Natural Disasters

Nov 20, 2017

Reserving Right and Denying Coverage

2017 Insurance & Tort Law Update

October 2017

Potential Conflicts in the Tripartite Relationship: The Use of Billing Guidelines and the Right to Independent Counsel

Aug 29, 2014

A Comparison of the Restatement of the Law of Liability Insurance and Texas Law

2019 Advanced Insurance Law Seminar, State Bar of Texas

A Comparison of the Restatement of the Law of Liability Insurance and Texas Law

2019 Advanced Insurance Law Seminar, State Bar of Texas

A Roadmap for Young Coverage Litigators

ABA WIN Conference 2018

ABA Coverage Journal – Recent Opinions on the Burden to Allocate Settlement Funds

After the Storm – Property Coverage and Business Interruption Update

8th Annual Texas Insurance and Tort Law Update 2015

Animal Liability Claims

2016 PLRB Claims Conference & Insurance Services Expo

Climate Change Litigation and Liability Insurance Claims,

American College of Coverage Counsel, 2019

The Burden to Allocate Settlements Funds

Coverage Fall 2018, Vol. 28 No. 4

War & Terrorism: Relevant Exclusions

ABA 2019 Insurance Coverage Litigation Committee Seminar

Education, Admissions & Activities

EDUCATION

South Texas College of Law

J.D., cum laude, 2011

The University of Texas at Austin

B.A., 2007

BAR ADMISSIONS

Louisiana

2015

Texas

2011

COURT ADMISSIONS

United States District Court of Texas

Northern, Southern, Eastern, and Western

United States District Court of Louisiana

Eastern, Western, and Middle

United States Bankruptcy Court

Northern District of Texas

United States District Court of New Mexico

United States Court of Appeals

Fifth Circuit

United States District Court of Colorado

PROFESSIONAL AND COMMUNITY ACTIVITIES

Texas Bar Foundation

Fellow

Louisiana Bar Foundation

Fellow

Claims and Litigation Management Alliance (CLM)

Insurance Coverage Committee, 2023; Regional Chair for Region 7; Greater Houston Chapter, Vice President (2018–present)

State Bar of Texas

Insurance Law Section Council Member, 2022

American Bar Foundation

Fellow

Louisiana Association of Defense Counsel

Allstate Staff Counsel for Street Law Program

Garland R. Walker American Inn of Court

Member (2010–present)

American Bar Association

Section of Litigation, Insurance Coverage Litigation; CGL Subcommittee; co-chair of the 2024 Insurance Coverage Litigation Committee CLE Seminar

Texas Exes Life Member

DRI (Defense Research Institute)

Insurance Law Section