



Jennifer M. Kearns

Partner

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Jennifer Kearns devotes much of her practice to representing insurance carriers against allegations of breach of contract, “bad faith,” insurance code violations, and deceptive trade practices. Her representation includes both commercial and personal lines policies, as well as third-party disputes involving coverage.

Her philosophy in defending insurance carriers and providing effective and efficient representation includes an early determination of the needs of the case based on complexity and potential exposure. Key elements of her practice style include an early informal exchange of relevant information in preparation for an early insurance mediation and possible settlement or to streamline what is necessary in terms of formal discovery to get the case ready for trial. She prioritizes cost-effective legal solutions over unnecessary expenditures, and her record of success speaks to her effectiveness and dedication.

Jennifer has successfully handled thousands of first-party cases over the last 18 years, and in so doing, she has earned respect for her professionalism and knowledge from her peers on both sides of the insurance law bar.

Representative Experience

Managed defense of and resolved more than 1000 residential and commercial lawsuits resulting from recent weather catastrophes occurring throughout the state on behalf of multiple insurance carriers.

Advised Fortune 500 admitted carriers on policy interpretation, policy language revisions, and best practices.

Conducted and obtained favorable rulings in over 50 administrative hearings before the Texas Department of Insurance concerning issues involving windstorm damage, underwriting issues, and most notably, "slab" cases on Bolivar Peninsula following Hurricane Ike.

Oversaw numerous appraisals in both commercial and personal lines claims, following which advised carriers on payment of or objecting to subsequent awards, analysis of 542 or 542A issues, and/or bad faith claims.

Obtained and acted as liaison counsel for six MDL ("Multi-District Litigation") dockets for the consolidation and coordinated handling of hundreds of residential and commercial lawsuits against multiple insurance carriers stemming from Hurricanes Rita, Ike, Dolly, Harvey, Hanna, and an MDL created for a Fortune 500 carrier involving all wind and hailstorms occurring across the state, resulting in more cost-effective defense for carriers.

Related Services

Business and Commercial

Insurance

Publications & Speaking Engagements

Windstorm Policy Disputes – When They’re Right...and When They’re Wrong

2025 Windstorm Insurance Network Annual Conference

January 27, 2025

Plaintiffs’ Bar Pushing for MDL As COVID-19 BI Suits Continue

May 8, 2020

Attorney Panel: Litigation Trends and Hot Topics

Nomad Annual Claim Conference

2019

Technological Advancements and Their Impact on Property Claims

Dallas Claims Association

2019

Technological Advancements and Their Impact on Property Claims

Thompson Coe Webinar

2019

To Appraise or Not To Appraise

Windstorm Insurance Network, WIND 2019 Conference

2019

Best Practices and Strategies for Handling Complicated Property Claims to Avoid Bad Faith

Dallas Claims Association

2018

To Appraise or Not to Appraise

Property & Liability Resource Bureau Claims Conference
April 1, 2025

Bad Faith Discovery: Search for Truth or Fishing Expedition?
2025 Insurance Coverage Litigation Committee Annual
March 3, 2025

Education, Admissions & Activities

EDUCATION

Pepperdine University School of Law
J.D., 1997

Our Lady of Lake University
B.A., 1994

BAR ADMISSIONS

Texas
2005

California
1998

COURT ADMISSIONS

United States District Court of California
Central, Eastern, Southern

United States District Court of Texas
Southern and Western

PROFESSIONAL AND COMMUNITY ACTIVITIES

Council for Litigation Management
Bad Faith and Construction Defect Committees

Texas Association of Defense Counsel

DRI The Voice of the Defense Bar

American Bar Association

Austin Bar Association
Litigation and Construction Sections

Colin's Hope

