



## Teresa A. Carver

Of Counsel

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Teresa Carver has prepared hundreds of coverage opinions, including both personal lines and commercial lines policies. She has handled hundreds of coverage and bad faith claims involving disputes with policyholders under personal and commercial automobile policies, homeowners' policies, and commercial general liability policies. She has reviewed purported Stowers demands for several insurers and assisted with responses thereto.

Teresa has represented numerous insurers in residential and commercial claims arising out of Hurricane Ike and various hail and windstorms throughout the state of Texas.

### Background

Teresa began working in insurance law immediately upon graduating from law school and soon developed a concentrated practice in that area.

Teresa has served as a speaker at several seminars and authored/co-authored several papers on various topics including the Stowers doctrine, first-party issues, the duty to defend, reservation of rights letters, premises liability, property and casualty coverage, and more.

### Representative Experience

Obtained favorable resolution of many residential property insurance lawsuits involving Hurricane Ike

Obtained favorable resolution of many residential and commercial property insurance lawsuits involving hailstorms and windstorms throughout Texas

Obtained favorable resolution of many UM/UIM claims involving both personal and commercial automobile policies

Defended life insurance company in lawsuit involving misrepresentation of a pre-existing condition

Defended life insurance company in lawsuit involving contested suicide within two years of the issuance of the policy

Authored hundreds of coverage opinions

## **Awards & Recognition**

MARTINDALE-HUBBELL ATTORNEY

AV Preeminent Peer Review Rated

HOUSTON TEXAS MAGAZINE

Houston's Top Lawyers

2006

## **Related Services**

Insurance

## **Publications & Speaking Engagements**

Diminished Value: Fact or Fiction?

Handling Texas Property Claims: Practical Tips for Complying with Texas Law...and Avoiding Trouble  
Florida

Premises Liability: A Glance Behind and a Look Ahead

Third-Party Issues and Reservation of Rights

UM/UIM Coverage Key Issues and Trends in Texas

## **Education, Admissions & Activities**

EDUCATION

South Texas College of Law

J.D., magna cum laude, 1992

Southwest Texas State University

B.B.A., magna cum laude, 1988

#### BAR ADMISSIONS

Texas

1992

#### COURT ADMISSIONS

United States District Court of Texas

Eastern

#### PROFESSIONAL AND COMMUNITY ACTIVITIES

South Texas Law Review

Scholastic Legal Honor Society