

L. Kimberly Steele
Special Counsel, Dallas, Texas

Insurance Coverage
 Insurance Litigation
 Insurance Bad Faith Defense
 Fidelity Insurance
 Reinsurance
 Professional Liability and E&O
 Toxic Tort Litigation



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Current Scope of Practice

Kim Steele concentrates her practice in the area of complex commercial insurance disputes, including matters relating to insurance coverage disputes, extra-contractual claims, disputes between excess and primary carriers and disputes between insurance and reinsurance companies. She has provided coverage advice, litigated and/or appealed matters arising out of a wide variety of insurance policies, including general liability, commercial property, homeowners, automobile, specialty lines, workers' compensation, directors and officers liability, and reinsurance. Ms. Steele also practices in the area of environmental and toxic tort litigation.

Memberships & Honors

Ms. Steele is admitted to practice in Texas (1990) and the U.S. District Courts for the Northern, Southern, Eastern and Western Districts of Texas. She is a member of the Dallas Bar Association, the Defense Research Institute, and the College of the State Bar of Texas.

Ms. Steele was recently elected as the Publications Editor for the of the State Bar of Texas' Insurance Law Section. In this role, she oversees the quarterly publication of the Section's *Journal of Texas Insurance Law*, as well as the other publications of the Section. She also serves on the Council for the State Bar of Texas' Insurance Law Section - the section's governing body. She is a regular contributor to Sedgwick's monthly *Insurance Law Update*.

Kim also serves on the Planning Committee for the "Insurance Law Institute," and the "Advanced Insurance Law Course," annual conferences sponsored by the Insurance Law Section of the Texas State Bar, along with the University of Texas School of Law and/or TexasBarCLE.

Presentations and Publications

- "What Does That Sign Say? No Coverage for Defective Street Signs," Sedgwick's *Insurance Law Update*, March 2011;

- “Auto Exclusion Applied to All Claims of Negligence, Including Antecedent Negligence and Negligent Entrustment and Hiring,” Sedgwick’s *Insurance Law Update*, November 2010;
- “Coverage Opinions: the Strategies Behind Them and the Characteristics of Thoughtfully Drafted Opinion Letters,” presented at the 15th Annual Insurance Law Institute, held by the State Bar of Texas, Austin, October 14, 2010;
- “Insured Can't Duck Cost to Repair Its Own Duct Work,” Sedgwick’s *Insurance Law Update*, June 2010;
- “Texas Affirms Statute of Limitations Ruling Barring Homeowner's Subsequent Damage Claim,” Sedgwick’s *Insurance Law Update*, November 2009;
- “Emerging Issues Not Yet at the Supreme Court,” Author and Presenter, Advanced Insurance Law Course, Sponsored by TexasBarCLE and the Insurance Law Section of the State Bar of Texas, April 2-3, 2009;
- “Texas Supreme Court Again Refuses to Consider Extrinsic Evidence in Evaluating a Carrier’s Duty to Defend,” coauthor, Sedgwick’s *Insurance Law Flash*, February 18, 2009;
- “Texas Supreme Court: No Underinsured Motorist Coverage for ‘Good Samaritan’ Injured While Assisting Motorist,” Sedgwick’s *Insurance Law Update*, January 2009;
- “Texas Supreme Court Upholds Insurers’ Use of Staff Counsel to Represent Insureds Absent Conflict of Interest,” coauthor, Sedgwick *Insurance Law Flash*, April 4, 2008;
- Co-Author, paper on “Outside Events Affecting Policies and Coverage,” presented by Sedgwick partner Mark Tillman at the April 22 Lorman Education Seminar, “Update on Insurance Issues in Texas”;
- “Contractual Indemnity and Additional Insureds,” panelist at the State Bar of Texas - 5th Annual Advanced Insurance Law Course, March 2008;
- “Texas Supreme Court: Insurers Have No Duty to Notify Additional Insureds of Available Coverage,” Sedgwick’s *Insurance Law Update*, March 2008;
- “Court Holds ‘Surface Water’ Exclusion Applies to Runoff Flowing Onto Raised Patio,” Sedgwick’s *Insurance Law Update*, February 2007;
- “Policy BuyBacks: The Perks and the Pitfalls,” whitepaper coauthored by Sedgwick attorney Lisa Henderson, presented by Sedgwick attorney Neil Rambin at UTCLE Insurance Law Institute, October 2007;
- “Texas Supreme Court Receives Certified Questions On Late Notice, Duty Owed to Additional Insureds,” Sedgwick’s *Insurance Law Update*, October 2006;
- “Texas Appellate Court Finds Employer Not Liable for Pre-1972 Household Asbestos Exposure,” Sedgwick’s *Sidebar Legal Bulletin*, August 2006
- “Texas Supreme Court Affirms Extrinsic Evidence May Not Be Used to Assess Duty to Defend,” Sedgwick’s *Insurance Law Update*, July 2006;
- “Texas Supreme Court Rejects Extracontractual Damages for Delay in Paying Death Benefits,” Sedgwick’s *Insurance Law Update*, May 2006;
- “Texas Supreme Court Enforces Arbitration Provision Against Corporate Non-Signatories,” Sedgwick’s *Insurance Law Update*, April 2006;

- “Texas Supreme Court to Address Coverage for Faulty Workmanship and Scope of ‘Prompt Pay Statute’,” Sedgwick’s *Insurance Law Update*, November 2005;
- “California Limits Bad Faith Damages to Claims Handling,” Sedgwick’s *Insurance Law Update*, September 2004;
- “Insurer Right to Recover Defense Costs Affirmed,” Sedgwick’s *Insurance Law Update*, August 2004;
- “ERISA Preemption Confirmed, and More,” Sedgwick’s *Insurance Law Update*, July 2004;
- Co-Author, paper on “CGL, EIL and MTBE: Show Me the Money,” presented by Sedgwick partner W. Neil Rambin, during the Federation of Defense and Corporate Counsel 2004 Annual Meeting;
- “Extra-Contractual Claims In Duty To Defend Cases In Texas,” Sedgwick’s *Insurance Law Update*, May 2004;
- “Evidence in Insurance Coverage Litigation,” Sedgwick’s *Insurance Law Update*, April 2004;
- “UM/UIM Arbitration,” Sedgwick’s *Insurance Law Update*, February 2004;
- “California Appellate Courts Interpret Law on Punitive Damages,” Sedgwick’s *Insurance Law Update*, December 2003;
- Co-author and speaker, “Comprehensive General Liability Manual,” presented to Zurich Insurance Company, January, 2002;
- Co-author and speaker, “Aggressive Good Faith in Claims Handling: The Legal Dimensions,” presented to Kemper Insurance Companies, March and September, 1998;
- Co-author, “Insurance Coverage Opinions,” 36 S. *Texas Law Review* 479 (1995).

Education

Ms. Steele earned her J.D. (1990) from Southern Methodist University where she was research editor of the *Southwestern Law Journal*. Prior to entering private practice, Ms. Steele served as briefing attorney to the Honorable Paul S. Colley of the Twelfth Judicial District Court of Appeals in Tyler, Texas. She received her B.S. (1986), *magna cum laude*, from Southern Methodist University.