



901 Main Street
Suite 4000
Dallas, TX 75202
TEL: (214) 749-4261
FAX: (214) 760-8994
tippett@zellelaw.com

PRACTICE AREAS

- Breach of Contract
- Commercial Litigation
- Construction
- Engineering and Construction
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

BAR AND COURT ADMISSIONS

- State Court: Texas, Washington State, Colorado
- U.S. District Court: Northern, Eastern, Western, and Southern Districts of Texas

EDUCATION

- Southern Methodist University School of Law, J.D., *cum laude*, 2004
- Washington State University, B.S., *cum laude*, 1994

Todd represents many of the world's largest insurance companies, and his practice is primarily dedicated to the litigation of first-party property issues. His experience includes coverage matters, environmental issues, disputes arising out of catastrophic losses at commercial/industrial sites, and disputes involving agriculture losses.

REPRESENTATIVE MATTERS**Insurance Coverage**

Negotiated settlement of \$7.3 million property insurance coverage dispute arising from alleged hurricane damages to luxury condominium

Obtained summary judgment in \$750,000 property insurance coverage dispute arising from a restaurant fire

Represented commercial property insurer in \$23 million coverage litigation arising from damage to nursing home facilities allegedly caused by Hurricane Katrina

Represented property insurer in \$25 million coverage dispute involving alleged construction defects

Represented property insurer in \$20 million coverage litigation involving alleged theft and vandalism at high-rise building

Represented property insurer in \$1.5 million hail damage claim involving commercial buildings

Represented liability insurer in \$4.5 million environmental claim

Obtained summary judgment in property insurance coverage dispute involving a disputed water loss at a commercial building

Obtained summary judgment in litigation involving a disputed coverage for a fire loss at a pallet-building facility

Represented commercial property insurer in \$4.1 million coverage dispute involving water damage to stored cotton crop

Represented animal mortality/livestock insurer in coverage matters involving a western pleasure show horses and cutting horses

Represented animal mortality/livestock insurer in coverage matter involving loss of several hundred head of cattle after major flood

ARTICLES & PRESENTATIONS

“Todd Tippett’s Top Ten Resources for Information to Assist in Determining the Date of Weather-Related Damage,” *The Zelle Lonestar Lowdown*, March 19, 2025, author

“Todd Tippett’s Top Ten Adjusting Techniques for Good Faith Claim Handling in First-Party Property Claims,” *The Zelle Lonestar Lowdown*, February 19, 2025, author

“Todd Tippett’s Top Ten Ways for a First-Party Insurance Adjuster to Collaborate with an Insured on a Claim,” *The Zelle Lonestar Lowdown*, January 16, 2025, author

“Todd Tippett’s Top Ten Consultants an Adjustment Team Should Consider Retaining for a First-Party Property Loss,” *The Zelle Lonestar Lowdown*, December 18, 2024, author

“Todd Tippett’s Top Ten for an Appraiser to Consider When Nominating or Selecting an Umpire for an Appraisal in First-Party Insurance Claims,” *The Zelle Lonestar Lowdown*, November 13, 2024, author

“Todd Tippett’s Top Ten Considerations When Applying the Doctrine of Concurrent Causation to Texas Losses ” *The Zelle Lonestar Lowdown*, October 9, 2024, author

“Simply Providing a Contractor’s Estimate Fails to Satisfy the “Specific Amount Alleged to be Owed by an Insurer” Requirement Under Section 542A.003(b)(2) of the Texas Insurance Code” *The Zelle Lonestar Lowdown*, October 9, 2024, co-author

“Todd Tippett’s Top Ten Tips for... Negotiating a Disputed First-Party Property Insurance Claim” *The Zelle Lonestar Lowdown*, September 11, 2024, author

“Todd Tippet’s Top Ten Tips/List of National Organizations an Insurance Adjuster Should Consider Joining for Knowledge and Educational Opportunities...,” *The Zelle Lonestar Lowdown*, August 13, 2024, author

“Todd Tippet’s Top Ten Tips for Selecting a Competent and Disinterested Appraiser for an Appraisal Under a First-Party Property Policy...,” *The Zelle Lonestar Lowdown*, July 10, 2024, author

“Todd Tippet’s Top Ten Tips On... What a Texas Contractor Can and Cannot Do in a First-Party Insurance Claim,” *The Zelle Lonestar Lowdown*, June 13, 2024, author

“Todd Tippet’s Top Ten Cases From the Last Year That Every Adjuster Should Know About...,” *The Zelle Lonestar Lowdown*, May 14, 2024, author

“Todd Tippet’s Top Ten Tips on... Considering Code Coverage Issues in First-Party Property Claims,” *The Zelle Lonestar Lowdown*, April 9, 2024, author

“Todd Tippet’s Top Ten Tips on... Organizations Texas Adjusters Should Consider Joining to Obtain Continuing Education Credits and Learn About Hot Topics,” *The Zelle Lonestar Lowdown*, March 13, 2024, author

“Todd Tippet’s Top Ten Tips on... Things to Consider When Dating Hail Damage,” *The Zelle Lonestar Lowdown*, February 16, 2024, author

“Top Ten Tips On Appraisal,” Zelle 2024 *What the Hail?* Conference, Irving, TX, February 9, 2024, co-presenter

“Todd Tippet’s Top Ten Tips on... What Should be in a Claim File for All Claims,” *The Zelle Lonestar Lowdown*, December 12, 2023, author

“Todd Tippet’s Top Ten Tips on... Policy Provisions And Endorsements Every Adjuster Should Be Looking Out For” *The Zelle Lonestar Lowdown*, November 14, 2023, author

“Appraisals and Post-Appraisal Litigation in Texas,” 2023 Zelle LLP Dallas Office Week of Webinars, September 12, 2023, presenter

"Todd Tippett's Top Ten Tips on... Handling and Investigating a Suspected Arson Fire Loss" *The Zelle Lonestar Lowdown*, October 10, 2023, author

"Todd Tippett's Top Ten Tips on... Responding to a Texas Insurance Code §542A Pre-Suit Notice Letter," *The Zelle Lonestar Lowdown*, September 12, 2023, author

"Todd Tippett's Top Ten Tips on... Holding an Insured to its (Policy) Obligations and (Legal) Duties Under a First-Party Property Policy and Texas Law," *The Zelle Lonestar Lowdown*, August 8, 2023, author

"Viewpoint: Defining the Doctrine of Prevention in Texas," *The Zelle Lonestar Lowdown*, August 8, 2023, co-author

"Viewpoint: Defining the Doctrine of Prevention in Texas," *Claims Journal*, July 27, 2023, co-author

"Todd Tippett's Top Ten Tips on... Working with Public Adjusters," *The Zelle Lonestar Lowdown*, July 11, 2023, author

"Todd Tippett's Top Ten Tips... on Complying with Texas Ins. Code §§542/542A," *The Zelle Lonestar Lowdown*, June 13, 2023, author

"Todd Tippett's Top Ten Tips... on Appraisal," *The Zelle Lonestar Lowdown*, May 9, 2023, author

"Managing Relationships with Public Adjusters," National Association of Mutual Insurance Companies (NAMIC) Claims Conference, Orlando, FL, February 15, 2023, presenter

"Commercial Property Insurance Coverage for Texas Winter Freeze Losses," *Claims Journal*, February 23, 2021, co-author

"Strategies in Adjusting Challenging & Difficult Losses," PLRB Claims Conference, March 31-April 3, 2019, co-presenter

"The Insureds' Burden: Determining Date of Loss in Texas," *Texas Law360*, May 1, 2018, co-author

"Strategies When Working with Public Adjusters," Property Loss Research

Bureau (“PLRB”), Annual Claims Conference, Orlando, FL, April 16-18, 2018, co-presenter

"Weather Damage Claims – What the Hail™ is the Fuss All About," "Myths and Realities of Bad Faith Claims in the United States," and "Ethical Considerations When Adjusting and Handling Weather Damage Claims," Texas Association of Mutual Insurance Companies (TAMIC) Annual Convention, Round Rock, TX, October 24-25, 2016, co-presenter

"Texas Courts' Consistent Inconsistency on Improper Joinders," *Texas Law360*, September 19, 2016, author

"Top Tips . . . On Appraisal," *TIPS Dispute Resolution and Property Insurance Law Committees - Fall 2015 Newsletter*, Fall 2015, author

"The Ethics of Using Public Adjusters as Expert Witnesses," *Texas Law360*, September 24, 2015, author

"Texas Property Insurers Consider Changes to Hail Policies," *Texas Law360*, July 28, 2015, author

"Texas Insurers: Don't Forget 'Excessive Demand Doctrine'," *Texas Law360*, May 1, 2015, author

"Building Codes: Verifying Applicable Building Codes for Claims Adjusters," PLRB, Anaheim, CA, March 31-April 1, 2015, presenter

"Court Clarifies Insurers' Replacement-Cost Obligations," *Insurance Law360*, June 18, 2014, author

"Texas Reminds Insurers of the Benefits of ADR Appraisals," *Insurance Law360*, January 31, 2014, author

"A Guide To Making O&P Payments On Texas Roof Repairs," *Texas Law360*, December 2, 2013, author

"Roofing Contractors, Don't Mess With Texas Insureds!," *Texas Law360*, November 15, 2013, author

PROFESSIONAL AFFILIATIONS

American Bar Association

State Bar of Texas

Dallas Bar Association

National Cattlemen's Beef Association

Texas & Southwestern Cattle Raisers Association

Southwestern Exposition & Livestock Show, Superintendent

Fort Worth Stock Show & Rodeo – Member on the Board of Directors

NOTEWORTHY

Selected for inclusion in *The Best Lawyers in America*®, 2024, 2025.
Todd was named a "Rising Star" for 2011, 2012, 2013 and 2014 by *Texas Monthly* magazine.

In 2011, Todd achieved the Advocate designation from the National Institute for Trial Advocacy for his dedication to trial advocacy.

PAST PROFESSIONAL EXPERIENCE

Prior to studying law, Todd was involved in the marketing of both purebred and commercial livestock in the Northwest and Southwest areas of the United States. Todd continues to stay active in the industry.