

Natalie DuBose
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PRACTICES Litigation, Insurance Recovery, Construction Litigation, Construction, Trials, Distressed Transactions

Natalie DuBose is an insurance-recovery professional who has successfully represented a number of businesses—large and small—under all types of commercial insurance policies, including directors and officers, commercial general liability, property, errors and omissions, builder's risk, fidelity, and cyber. Natalie has a decade of experience helping businesses navigate complex insurance disputes. Natalie has developed a business-oriented approach to insurance recovery and a unique understanding of her clients' goals, and actively consults with clients on cost-effective solutions to manage risk and maximize insurance recovery.

Natalie has worked with dozens of clients in the financial services, construction, and healthcare sectors to recover under claims following significant litigation events or natural disasters. Natalie has consistently shown a track record of success in representing corporate policyholders in coverage disputes in state and federal courts across Texas and beyond, and in arbitrations, mediations, and appeals at the state and federal level.

Natalie has been recognized in the *Best Lawyers in America* for Insurance Law every year since 2019, and has been recognized as a *Rising Star* in Insurance by *Texas Super Lawyers*. She is the Chair of the Dallas Bar Association's Tort and Insurance Practice Section, where she has served as a board member since 2016. She has chaired many ABA insurance conferences, and is a regular speaker and writer on insurance topics, including for the Texas Insurance Law Journal and the Texas Bar Advanced Insurance Law seminar.

# QUALIFICATIONS

## **EDUCATION**

- J.D., Southern Methodist University Dedman School of Law, 2012, *magna cum laude;* Order of the Coif; Associate Air Law Symposium Editor, *SMU Law Review Association*
- B.B.A., Marketing, Texas A&M University, 2006, magna cum laude

# **CLERKSHIPS**

• Judicial Extern to the Honorable Barbara M.G. Lynn, United States District Court for the Northern District of Texas, August-December 2010

## **ADMISSIONS**

Texas

#### **COURT ADMISSIONS**

- U.S. Court of Appeals for the Fifth Circuit
- U.S. District Court for the Eastern District of Texas
- U.S. Bankruptcy Court for the Southern District of Texas
- U.S. District Court for the Northern District of Texas
- U.S. District Court for the Western District of Texas

#### PUBLICATIONS AND SPEAKING ENGAGEMENTS

- "The Corporate Representative Deposition: Preparation, Privilege, and Practice Tips," co-author, May 17, 2023.
- Insurance Law Update, speaker and author, State Bar of Texas Business Disputes Conference, September 16, 2022.
- ABA Women In Insurance Network Regional CLE Program, panelist, November 5, 2020.
- Path to Coverage for Covid-19 Losses, author, Texas Insurance Law Journal, October 2020.
- "Professional Liability Policies," presenter, Texas Bar CLE Advanced Insurance Law, June 6, 2019.
- "An Update On Texas Insurance Code Chapter 542A," panelist, Dallas Bar Association Tort and Insurance Section, Dallas, TX, April 2, 2019.
- ABA Women In Insurance Network Regional CLE Program, November 8, 2018, panelist
- Insurance Toolkit: Tools for the Personal Injury Attorney, Co-Author, 24th Annual Advanced Personal Injury Law CLE, July 25, 2018.
- "When the Cloud Bursts, Will There Be Coverage For Your Dependent Business Interruption Loss?," article editor, ABA Women in Litigation Conference, November 2017.
- "Sink or Swim: Critical Insurance Issues for Property & Asset Managers," panelist, CLE seminar, October 31, 2017.
- "Managing a Weather Related Crisis: Before, During and After," panelist, Texas Insurance Academy CLE, September 7, 2017.
- Insurance Mock Trial Presenter, 53rd Academy of International and American Law, Center for American and Internal Law (CAIL), June 2016
- "<u>Maximizing Business Insurance Recovery Following a Natural Disaster</u>," author, Dallas Bar Association, June 2016.
- "Responding to Reservation of Rights Letters: The Why, When, and How," panelist, Texas Insurance Academy CLE, May 5, 2016.
- "Conflicts of Interest: The Often Ignored Elephant in the Room in Construction Defect Litigation and Law Firm Conflicts," panelist, Pulte Legal Summit CLE, November 18, 2015.
- Insurance Mock Trial Presenter, 52nd Academy of International and American Law, Center for American and Internal Law (CAIL), June 2015.
- "Fracking There's Coverage For That," guest author, *Law360*, June 28, 2013.
- "The Corporate Representative Deposition: Differences in State and Federal Courts," co-author, 26th Annual Advanced Evidence & Discovery Court, Texas Bar CLE, 2013.
- "Policyholder Approach to Discovery Disputes," co-author, *Property Litigator's Handbook: Second Edition*, 2013.

- "Builder's Risk Insurance Issues," co-author, *Insurance in the Construction Industry CLE*, May 9, 2013.
- Flightcrew Member Duty and Rest Requirements: Does the Proposed Legislation Put to Rest the Concern over Pilot Fatigue, 76 J. Air L. & Comm. 253 (2011).
- Twombly and Parallel Conduct How the Sixth Circuit Grounded In re Travel Agent Commission Antitrust Litigation, 76 J. Air L. & Comm. 111 (2011).

## PROFESSIONAL AFFILIATIONS AND ENGAGEMENTS

- American Bar Association, Insurance Coverage Litigation Committee, Program Chair 2023
- American Bar Association, Insurance Coverage Litigation Committee, Program Vice-Chair 2022
- Tort and Insurance Practice Section, Dallas Bar Association, Chair (2022); Chair-Elect (2021); Board Member (2016-2020)
- American Bar Association, Women In Insurance Network Co-Chair 2020
- American Bar Association, Women In Insurance Network Co-Chair 2018
- Young Risk Professionals, National Marketing Director, 2018-2019
- Patrick E. Higginbotham Inn of Court, 2015-2016
- State Bar of Texas
- Dallas Bar Association
- American Bar Association

## SELECTED CLIENT REPRESENTATIONS

- Represented the Boy Scouts of America in a multi-week trial over its plan of reorganization as insurance trial counsel, taking the cross-examination of a key expert witness
- Represented Dallas mixed-use developer in dispute with insurer over millions of dollars in property damage as a result of historical faulty construction
- In a rare victory, secured business-income losses for Covid-19 for theme park client under event cancellation policies
- Represented hospital in dispute with insurer over business interruption losses caused by Hurricane Harvey
- Represented hospital in dispute with property insurer over damages to supplies caused by electrical storm
- Advised national real estate investment group regarding coverage issues relating to damage for its storage facilities in the southeast
- Advised oil field service company regarding strategy to maximize defense and indemnity coverage following significant personal injury litigation
- Advised financial institution after significant cyber breach regarding strategy to maximize coverage from cyber and ransom policies
- Secured recovery of Covid-related business income losses for clients under commercial property policy's communicable disease coverage grant
- Obtained summary judgment victory for luxury property developer in its claim for millions in cleanup costs from insurer following damage to protected preserve area as a result of natural disaster
- Represented pipeline company in dispute with its property insurer over rerouting a pipeline as a result of significant sinkhole damage
- Advised telecommunication-products company on the insurance and warranty implications of national product rolls-out

- Advised broker in connection with professional liability claim following denial of coverage for concert festival
- Represented storage facility developer in connection with title insurance dispute over construction costs related to missed underground easements
- Represented multi-family developer in litigation against liability insurer over its defense and indemnity obligations in underlying suits involved alleged property damage at three of its properties
- Represented developer of iconic hotel in title-insurance dispute regarding coverage for underlying property litigation costs
- Obtained Court of Appeals victory in contract dispute case over whether personal jurisdiction was established against defendant/counterparty
- Represented financial institution in claim against insurer under banker's blanket bond insurance following forgery and theft scheme to dozens of bank clients
- Represented telecommunications client in dispute with insurer over indemnification obligations related to underlying assault case
- Represented architect in summary jury trial against construction liability claims by owner of water treatment plant
- Represented hotel chain in connection with multi-property damage claims following significant hailstorms
- Negotiated insurance on behalf of real estate clients in connection with M&A transactions
- Counseled clients on D&O and cyber renewals on how to maximize coverage with pro-policyholder language

## **AWARDS AND RECOGNITIONS**

- Recognized in *The Best Lawyers in America*, Woodward/White, Inc., Insurance Law, 2019-2025
- Recognized by Texas Super Lawyers Rising Stars, Thomson Reuters, 2021-2022
- Included in Texas Super Lawyers Women's Edition Rising Stars directory, Thomson Reuters, 2023
- Recognized by *D Magazine*, D Magazine Partners, "Best Lawyers in Dallas" in Insurance Law, 2025