



Karl A. Schulz

Member

Houston

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Karl is an experienced litigator who serves clients in the insurance industry. He has a particular focus on first party property claims and is widely published on the subject. Karl has represented commercial property insurers and residential property insurers in coverage disputes and appraisals involving alleged damage caused by theft, fire, wind, hail, winter storms, and hurricane events as well as in coverage disputes involving alleged common-law bad faith, statutory bad faith, and violations of Texas Insurance Code Chapters 541 and 542.

Karl is Board Certified, Insurance Law – Texas Board of Legal Specialization. He is also a member of the Insurance Law Section, State Bar of Texas.

Karl earned his bachelor's degree, *cum laude*, from the University of Southern California, and his Master of Public Administration from California State University, Northridge. He earned his law degree from the University of Houston Law Center.

An active member of the community, Karl leads the Houston office's charitable activities.

Practice Areas

- Insurance Coverage
- Bad Faith
- Casualty & Specialty Lines Coverage
- Property Insurance
- Transportation & Logistics Litigation

Industry Sectors

- Insurance

Education

- University of Houston Law Center, J.D., 2007
- California State University, Northridge, M.P.A., 2003
- University of Southern California, B.A., *cum laude*, 1999

Bar Admissions

- Texas

Court Admissions

- U.S. District Court -- Eastern District of Texas
- U.S. District Court -- Northern District of Texas
- U.S. District Court -- Southern District of Texas
- U.S. District Court -- Western District of Texas

Affiliations

State Bar of Texas, Insurance Law Section

Windstorm Insurance Network

Awards & Honors

- American Bar Association Military Pro Bono Outstanding Service Award
- Board Certified, Insurance Law - Texas Board of Legal Specialization (TBLs)

Experience

Won summary judgment in a case centered on claims brought against our client's insured by an employee of temp agency who was injured on the job at the insured's facility. The plaintiff filed a workers' compensation claim with the temp agency, received those benefits, and then asserted negligence and gross negligence claims against the insured. In granting summary judgment, the court agreed with our argument that a special provision of the Texas Labor Code made the exclusive remedy of the Texas Workers' Compensation Act applicable to temps like the plaintiff and barred her claims.

Won summary judgment, and successfully defended appeal of same, for an insurer on a COVID-19 business interruption claim filed in Texas state court for which the client's potential exposure was approximately \$25 million.

Secured summary judgment in favor of our insurance company client after successfully moving for a mistrial in a matter centering on a construction contractor's allegation that he was infected with malaria, and subsequently went blind, because the client's insured failed to provide him with proper medication. At trial, the judge agreed with our contention that the plaintiff's expert witnesses were not competent or sufficiently reliable to opine on the key medical issues in the case, and declared a mistrial when they did so regardless of the judge's limiting instruction. We then successfully moved for summary judgment based on the plaintiff's lack of competent medical evidence.

Represented Certain Underwriters at Lloyd's of London in a suit brought by Woodcrest Enterprises, Inc. et al. in the 342nd Judicial District Court of Tarrant County, Texas. Ronald Tigner and Karl achieved summary judgment after creative cross-examination yielded admissions from the insured that the damage to the used property had no fair market value. Tigner convinced the insured that Underwriters' primary defense was that there was no coverage because the insured had discarded the used property and in response to such line of questioning the insured claimed that the used property had no fair

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market value, an admission that doomed Woodcrest's claim for replacement value.

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