

Michael W. Huddleston



Overview

Shareholder [Dallas](#)
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Education

J.D. from Southern Methodist University, Dedman School of Law

- *Journal of Air Law & Commerce* (Citations Editor)
- ABA National Moot Court Team
- SMU Moot Court Board

B.A. from Texas A&M University *summa cum laude*

- Liberal Arts Student of the Year (1980), selected by faculty of the College of Liberal Arts
- Thomas Gathright Award (highest GPA in College of Liberal Arts)
- Who's Who in American Colleges and Universities (Top 10% TAMU)

Bar Admissions

Texas

Related Practices

Environmental
Litigation
Appellate
Construction Litigation
Director & Officer Litigation
Energy Litigation

Mike's practice focuses on commercial insurance, risk management, litigation management and appeals. He routinely represents corporate and professional policyholders and assists claimants in insurance recovery involving commercial insurance, including director and officer, general liability, excess/umbrella, commercial automobile and trucking, commercial property, cyber-liability, technology errors and omissions, pollution and environmental coverages, professional liability (including coverages for health care providers and medical equipment manufacturers, architects/engineers), specialty health coverages (including Medicare fraud, FLSA, etc.) aviation, reinsurance, fidelity, etc. He is often hired to manage large scale and complex litigation, particularly claims involving multiple claimants and/or excess and super-excess coverages, including providing advice on assisting the carriers to properly evaluate the case, assisting in the development of defense issues, particularly involving technical legal defenses, appellate issues and related insurance coverage issues.

He works closely with transactional and corporate counsel in the review and drafting of risk management provisions regarding insurance, indemnity, disclaimers, waivers and exculpatory clauses in a wide variety of commercial agreements, including commercial real estate contracts, construction contracts and leases, agreements with municipalities and other service contracts. He also provides advice regarding insurance options such as owner and/or contractor controlled insurance programs, project specific professional liability, contractor's professional liability plus indemnity, etc. He also assesses insurance and liability exposure and alternative options such as representation and warranty coverage in connection with mergers and acquisitions.

Health Care Litigation
Insurance Litigation
Lawyer & Law Firm Litigation
Personal Injury & Wrongful Death
Products Liability
Real Estate Litigation

Related Industries

Construction
Energy
Health Care
Hospitality
Insurance
Manufacturing
Real Estate
Technology & Telecommunications
Transportation
Restaurants

Achievements

Chambers USA – Band 1 “Top Ranked” Leaders in Their Field, Insurance – Texas (2004-2023)

D Magazine – Best Lawyers in Dallas (2012-2019, 2021-2023)

Dallas Bar Association – Texas Trial Legends Award, Tort & Insurance Section (2017); “Section of the Year” Award for Leadership as Chair of the Tort & Insurance Section

International Who’s Who of Insurance & Reinsurance – Texas Leading Business Lawyers (2008)

Martindale-Hubbell®, AV Preeminent®, Peer Review Rated™

State Bar of Texas Insurance Law Section – Russell McMains “Legend of Texas Insurance Law” Award (2020)

Thomson Reuters – Texas Super Lawyers (2003-2023); Top 100: Dallas/Fort Worth Super Lawyers (2009-2011; 2018-2020, 2023); Top 100: Texas Super Lawyers (2018, 2020)

Texas Lawyer Go-To Guide – “Go-To Lawyer” in Insurance Law (2012); “Top Notch” (2008)

Who’s Who Legal – Insurance & Reinsurance Lawyers (2018)

Woodward/White, Inc. – Best Lawyers in America, “Lawyer of the Year”, Insurance Law (2015, 2019, 2024); Best Lawyers in America, Insurance Law (2006-2024); Best Lawyers in America, Litigation - Insurance (2022-2024)

Mike is a leader in the insurance law field. He is a fellow and Board Member of the American College of Coverage and Extra-Contractual Counsel. He was recently awarded the 2017 Thomas Segalla Service Award for his creativity, persistence, volunteerism and leadership in the practice of law as a policyholder counsel. He was selected the “Go-To Lawyer” in Insurance Law by *Texas Lawyer* in 2012, and has been named a “Top Ranked” Leader in Their Field, Band 1 in Insurance Law by *Chambers USA* since 2004. He was one of the founding officers and is a past-Chair of the State Bar of Texas Insurance Section. He is a frequent speaker at insurance and business law seminars in Texas and nationally.

Memberships

American College of Contractual and Extra-Contractual Counsel (Elected 2013)(Elected to Board of Directors 2016)

State Bar of Texas, Insurance Section (Past-Chair and Founding Officer)

Dallas Bar Association, Tort & Insurance (Past-Chair) and Appellate (Past-Chair and Founding Officer)

American Inns of Court, Mack Taylor Inn (Master)

Experience

Products Liability Coverage

Handled a dispute regarding the insurability of punitive damages in connection with multiple claims resulting from an automobile accident involving an oil and gas company employee, including a wrongful death claim, including issues regarding the failure to adequately and timely reserve rights. Worked to make sure umbrella carrier had all necessary information to evaluate settlement opportunities presented in connection with the claims. Claims were successfully settled within policy limits.

Products Liability Coverage

Represented a large regional car dealership in dealing with its primary, excess and super-excess general liability and umbrella insurers in connection with the defense and handling of a claim involving multiple wrongful deaths with three bystanders. Huddleston convinced the primary carrier it had a conflict regarding its use of captive counsel to defend and worked with the umbrella carrier to assist in hiring a high level defense and appellate team. He also worked to make sure the carriers had all necessary information with which to reasonably evaluate the claim. Despite coverage and evaluation issues, the case was satisfactorily settled well within policy limits.

Professional Liability Coverage

Represented a property management company after a couple suffered brain damage from alleged exposure to carbon monoxide while staying at a hotel. The primary carrier agreed to accept coverage, but the excess carrier refused, pointing to an absolute or total pollution exclusion included in the policy. The Munsch Hardt team led by Huddleston facilitated a *Coblentz* agreement that included the tender of limits by the primary, an assignment of rights against the umbrella carrier, and ultimately a full release (after the insurance litigation) for the property management company and hotel interests.

Products Liability Coverage

Represented a trucking company in bus accident claims involving multiple fatalities and several others with serious personal injuries. The potential exposure substantially exceeded the company's coverage. Huddleston fully analyzed all available coverage and then used it to avert the danger of the carriers cashing out on the wrongful death claims, and then acted, with the cooperation of the carriers, to get all claims, save one, settled within policy limits. The remaining claimant never filed suit.

Personal Injury Coverage

Represented a foreign tire manufacturer in multiple cases in different jurisdictions regarding personal injuries alleged resulting from rollovers involving defective tires. The Munsch Hardt team, led by Huddleston, analyzed the coverage positions and claims handling of the primary and excess carriers, defended claims made by those carriers and made a reimbursement claim against one of the carriers. Ultimately, all personal injury claims were settled, and all claims against the carriers were successfully resolved.

Personal Injury Coverage

Representing one of the largest industrial machinery and generator providers and the world in filing a declaratory action, seeking additional insurance coverage in an action involving an electrocution claim at a drilling site.

Insurance Coverage

Representing a large chemical manufacturer in connection with a business interruption and related claims.

Newsroom

Press Release: Thirteen (13) Munsch Hardt Attorneys Named to D Magazine's 2024 "Best Lawyers in Dallas" Directory

Press Release: 14 Munsch Hardt Attorneys Recognized in 2023 Texas Super Lawyers® Directory

Press Release: 'Best Lawyers in America®' Names 54 Munsch Hardt Attorneys to its 2024 List and Two as 'Lawyers of the Year'

Press Release: Chambers USA 2023 Directory Highlights Munsch Hardt Practices + Attorneys

Press Release: Eight Munsch Hardt Lawyers Recognized in D Magazine's 2023 List of "Best Lawyers in Dallas"

Speech: Insurance and Indemnity Provisions in Commercial Real Estate Contracts

Speech: Insurance and Indemnity Provisions in Commercial Real Estate Contracts: PSAs, Leases, and Construction Contracts

Press Release: 2022 Texas Super Lawyers® Recognizes 13 Munsch Hardt Attorneys

Press Release: Munsch Hardt Attorneys Honored as 2023 'Best Lawyers in America®,' 'Ones to Watch', and 'Lawyer of the Year'

Press Release: Six Munsch Hardt Practice Groups and 12 Lawyers Ranked by Chambers USA 2022

Press Release: Six Munsch Hardt Attorneys Selected As D Magazine's 2022 'Best Lawyers in Dallas'

Press Release: Twelve Munsch Hardt Attorneys Named to 2021 Texas Super Lawyers List

Press Release: Munsch Hardt Attorneys Honored as 2022 'Best Lawyers in America', 'Ones to Watch' and 'Lawyer of the Year'

Press Release: Chambers USA 2021 Rankings Include Six Munsch Hardt Practice Groups and Ten Attorneys

Press Release: Eleven Munsch Hardt Attorneys Named "Best Lawyers in Dallas" by D Magazine

In The News: Texas Reopens Without Covid Liability Safe Harbor In Place

Article: Use and Abuse of Claims Experts in Bad Faith Litigation

Speech: Business Interruption and Related Coverages in A Pandemic

Press Release: Fifteen Munsch Hardt Attorneys Named to 2020 Texas Super Lawyers List

In The News: Business Interruption Lawsuits Are Not Going Tenants' Way

Press Release: Munsch Hardt Attorneys Honored as '2021 Best Lawyers in America' and 'Ones to Watch'

Speech: Business Interruption—Going Viral: The Latest Developments In The Pandemic Coverage Fights

In The News: Coronavirus-Rattled Insurance Industry Faces Onslaught Of Riot Damage Claims

Press Release: Michael Huddleston Receives Russell H. McMains Legends of Texas Insurance Law Award

Speech: The Business Interruption Insurance Maze In the Wake Of Coronavirus

Speech: Sorting Out the Rules & Responsibilities of Primary and Excess Carriers in the Defense of Bet the Company's Litigation

Article: Matters To Consider: Sorting Out Business Interruption Insurance in the Midst of a Pandemic

Press Release: Munsch Hardt's Chambers USA 2020 Rankings Include Four Practice Groups and Six Attorneys

In The News: Lawmakers Jump Into Business Interruption Debate As Fate Of CRE, Insurers Hang In The Balance

Newsletter: COVID-19: Insurance Resources

In The News: Why Litigation Fears Mean Firms' Phones Are Still Ringing

Speech: Hotel Owners + The Novel Coronavirus Webinars

Newsletter: COVID-19: Insurance Concerns For Businesses

Newsletter: COVID-19: The Impact on Leases

In The News: Texas Justices Refuse To Weaken Insurance Defense Rule

In The News: Construction Is Mostly Continuing Nationwide, But Firms Need To Beware Of Hidden Liabilities

In The News: CRE Tenants, Landlords Worry They Could Be Sued Over Coronavirus Infections

In The News: Texas Justices Wary Of Exception To Insurance Defense Rule

Article: 2019 Year in Review: Insurance Law

Article: Tornado Relief Tips for Commercial Property Owners/Interests/Managers and Homeowners

In The News: Exceptions To '8 Corners Rule' Are Invalid, Texas Justices Told

In The News: Huddleston Named Tort & Insurance Texas Trial Legend

Press Release: Seventeen Munsch Hardt Attorneys Recognized on 2019 Texas Super Lawyers List

Press Release: Twenty-Five Munsch Hardt Attorneys Honored as '2020 Best Lawyers in America'

Press Release: Chambers USA 2019 Ranks Five Munsch Hardt Practice Groups and Seven Lawyers

Speech: Duty to Defend: The Eight-Corners Rule and Extrinsic Evidence

Press Release: Eight Munsch Hardt Attorneys Selected for D Magazine's 2019 'Best Lawyers in Dallas' List

In The News: Commercial General Liability Insurance Guide: Everything You Need to Know

Article: Critical Insurance Law Developments for Corporate Counsel

Press Release: Seventeen Munsch Hardt Attorneys Included on 2018 Texas Super Lawyers List

Press Release: Twenty-One Munsch Hardt Attorneys Recognized as 2019 "Best Lawyers in America"

Speech: Michael Huddleston and Nolan Knight Present at Advanced Insurance Law Conference

Speech: Transactional Liability Insurance

Press Release: Munsch Hardt Again Recognized as Industry Leader in 2018 Chambers USA

Press Release: D Magazine Names Seven Munsch Hardt Attorneys to its 2018 'Best Lawyers in Dallas' List

Press Release: Seventeen Munsch Hardt Attorneys Recognized as 2017 Texas Super Lawyers

Press Release: Eighteen Munsch Hardt Attorneys Honored as '2018 Best Lawyers in America'

Speech: What We Have Learned From Menchaca

Press Release: Munsch Hardt Increases Practice, Individual Rankings in 2017 Chambers USA

Press Release: 4 Munsch Hardt Attorneys Recognized as 2017 Best Lawyers in Dallas by D Magazine

Speech: The Duty to Settle in Texas

Press Release: Munsch Hardt Congratulates its 14 Texas Super Lawyers

Article: Remembering Vail and One of its Architects

Press Release: Munsch Hardt Recognized as Industry Leader in 2016 Chambers USA

Press Release: 5 Munsch Hardt Attorneys Recognized as 2016 Best Lawyers in Dallas by D Magazine

Press Release: Twenty-Two Munsch Hardt Attorneys Recognized as 2017 Best Lawyers in America

Speech: Settlement Without the Carrier: Dealing With Sweetheart Deals and Mary Carter Traps

Newsletter: New York Choice of Law Provisions

Article: Insurance Law

Press Release: Thirteen Munsch Hardt Attorneys Recognized as 2015 Texas Super Lawyers

Press Release: Seventeen Munsch Hardt Attorneys Recognized as 'Best Lawyers in America 2016'

Speech: Hot Topics in Insurance Law for Health Care Providers

Press Release: Munsch Hardt Practice Groups, Lawyers Recognized as Industry Leaders in 2015 Chambers USA

Press Release: 6 Munsch Hardt Attorneys Recognized as 2015 Best Lawyers in Dallas by D Magazine

Article: Insurance Issues in Mergers and Acquisitions

Article: Insurance Law

Press Release: Munsch Hardt Attorneys Recognized as 2014 Super Lawyers

Press Release: Seventeen Munsch Hardt Attorneys Recognized as 'Best Lawyers in America 2015'

Press Release: Munsch Hardt Shareholders Recognized as Frontrunners in 2014 Chambers USA

Article: Insurance Law: 2013 Year In Review

Press Release: Huddleston Elected to American College of Coverage and Extracontractual Counsel

Press Release: Munsch Hardt Attorneys Selected As 2013 Super Lawyers

Press Release: Best Lawyers 2014 Recognizes Munsch Hardt Attorneys

Press Release: Munsch Hardt Welcomes Dallas Additions

Press Release: Skilled Insurance Attorney Michael W. Huddleston Joins Munsch Hardt

In The News: Worker Deaths Not 'Occurrence' Under Okla. Law, Insurers Say