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INSURANCE COVERAGE ATTORNEY
AMY ELIZABETH STEWART



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SHE'S GOT YOU COVERED

Amy Elizabeth Stewart's favorite things include digging into complex insurance policies, serving as head rainmaker and helping women move out of 'second chair'

BY CARLOS HARRISON
PHOTOGRAPHY BY JEREMY ENLOW

AMY ELIZABETH STEWART

- FOUNDER, AMY STEWART PC; DALLAS
- INSURANCE COVERAGE
- TEXAS SUPER LAWYERS: 2009–2014;
TOP 50 TEXAS WOMEN: 2011, 2014;
TOP 100 DALLAS/FT. WORTH: 2014

AMY ELIZABETH STEWART IS A SELF-PROCLAIMED NERD. She is currently talking about scrutinizing an insurance policy dealing with an evolving coverage area that includes computer hacking.

"It's cyber, which I really love. It's new. I love getting to see the policies and compare them—they're not standardized," she says. "And I just got giddy. It was embarrassing."

Her reaction may seem extreme to those of us who view policy language with the excitement usually reserved for actuarial tables or tax code, but it shows how well-suited she is to her area of practice.

"It's just hashtag: nerd alert," she says. "I enjoy the analysis. I enjoy the problem-solving. And I enjoy the advocacy. So when you interpret the policy and then you have a real-life scenario and you need to take the policy and

apply it to the real-life scenario and figure out how it works, then so many issues can go one way or the other. It's up to the coverage lawyer to figure out what makes the most sense and explain it. If it's easy, everybody knows what to do and hopefully they do it. But if it's complicated and it doesn't fit so neatly, then someone has to figure it out."

That's the Amy Stewart of the courtroom, acknowledged by her colleagues as an expert on insurance coverage issues who quite literally wrote the book, or at least a book, *Texas Insurance Coverage Litigation*, *The Litigator's Practice Guide*, used as a reference by other attorneys.

"What makes her absolutely outstanding is she is devoted to excellence in her practice," says LaDawn Conway, managing partner at Alexander Dubose Jefferson & Townsend. "She is one of those people that dives deep in whatever she's doing. ... I don't think I've ever seen anyone with as much energy and enthusiasm."

It stands out, even with opposing counsel.

"I worked against her, and I would be happy to work with her or against her on any case in the future," says Trey Cox, partner at Lynn Tillotson Pinker & Cox. "The hardest cases that you ever face are against bad lawyers. I'm more than happy to take on a good lawyer. ... They can evaluate risks, they can evaluate advantages, and you can have a meaningful and productive working relationship."

Stewart seems to be perpetually smiling, or ready to, and she's quick to let loose a laugh of pure delight.

"Clients respond to her," says Nichol Bunn, a partner at Lewis Brisbois Bisgaard & Smith. "They respect her and they instantly warm to her. Some of these clients, even with the sophisticated clients, this is not their bailiwick. And they're adrift when it comes to insurance issues. They may be CEOs, they may be people who know about their business, but this is outside their comfort level, and she just gives them that instantaneous sense of 'I've got you. I'll take care of you. We've got you covered.'"

There's also the Amy Stewart who champions the advancement of women, whether they're professionals in need of networks and mentors, nontraditional students seeking an education or other attorneys working to help women, children and families.

"She's all about giving women a hand up," says Jennifer Trulock, a partner at Baker Botts. "I think Amy is especially good about seeing a need. Or if someone points out a need to her, she will rally behind the cause. ... She is really wonderful about rallying her friends and saying, 'Hey, this cause needs our attention.'"

"I believe very strongly that the Golden Rule has an application in business, a very supportive and profound application in business," says Stewart, who got her undergraduate degree at Jerry Falwell's Liberty University. "The Golden Rule in my view is the yardstick by which I would measure my success."

And as a woman in a male-dominated field, Stewart saw a void that needed filling.

"I'm not talking about advancing women just because they're women, because I think that's a dreadful idea," she says. "But there are many well-qualified, extremely capable, smart, intelligent women who have accepted the second-chair position; and I think the first-chair person, the rainmaker, needs that support. But I think it's a mistake ... to assume that, because they're women, they would like to remain in the second-chair seat for the rest of their career."

SOMEWHERE AROUND SIXTH GRADE,

Stewart decided to pursue a law career "as a product of the many exchanges I had with my mother over how argumentative I am," she says. "There was something about my responses to things that caused her to point out that I always had a comeback, and I thought, 'Well, you know, lawyers argue for a living. That would be the perfect job for me.'"

Going into the law was deliberate. Going into insurance coverage was a happy accident.

Stewart is a Virginian by birth and, she says, "a Texan by choice." She was recruited to Dallas after law school at

the University of Virginia by what is now Gardere Wynne Sewell, where she did commercial litigation. Five years later, she moved to Wilson Elser Moskowitz Edelman & Dicker, and found her love for the complex and esoteric language of insurance coverage law. Basically, the firm needed a coverage lawyer. Stewart felt that insurance defense would give her more time in the courtroom. "And because I didn't run screaming in the opposite direction when it was proposed to me, that's what I ended up doing," she says.

Stewart found a rarefied niche that grew into a practice as she delved deeper into the convoluted tangles of policies.

"People have trouble understanding them because they're written by the industry, and what makes sense to the industry doesn't necessarily make sense to other people," she says. "Even lawyers who represent the industry have a learning curve."

After 17 years as a lawyer, Stewart wanted to become a rainmaker and move into a leadership position. She realized that she would find what she was looking for by leading her own firm. She decided that "if my name is on the door, my friends and contacts will know I am serious about developing business. It's almost, 'If you build it, they will come.'"

The experience, Stewart says, has been "a roller-coaster ride that is leveling out and, fortunately, has been on a fairly good upward trajectory. ... This was not a mommy-track step for me. It has not been a step that I took for the purpose of reducing my hours and it has, in fact, been an incredibly work-intensive process."

Before going out on her own, Stewart helped win a summary judgment for an insurance company in a fiduciary liability case involving more than \$30 million in alleged damages. Since founding her firm she secured another summary judgment establishing that a small Dallas college's commercial general liability policy provided coverage in a tortious interference lawsuit; reached a settlement covering all defense costs on behalf of an architect accused of copyright infringement; and worked out a creative settlement when there weren't

enough proceeds from a policy to cover litigation costs for directors and officers of a company allegedly involved in a \$7 billion Ponzi scheme.

"An early resolution is going to save litigation costs and is going to allow the insured to move on," she says.

Steven Anderson, with Lewis Brisbois Bisgaard & Smith, worked with Stewart when he was a young attorney and now refers clients to her.

In one case involving a multibillion-dollar company as a client, he says, "she was able to explain the nuances of the policy and, with Nichol Bunn and myself, come up with a resolution strategy that was going to get the best result in terms of resolving the case quickly and something the client would be happy with, but ultimately we ended up recovering significantly more than the client was anticipating. They were thrilled."

Stewart launched her firm as a sole practitioner. Five years later, it has a principal, two associates and four of counsel attorneys. "It's so much better than what I expected," she says. "I think that if you take steps and just walk through the doors, that you just stay open and more opportunities open up beyond that."

Along the way, Stewart has found herself increasingly motivating others to help women and children. She is the founder of ConnectHer, a networking group to help professional women advance in business and leadership; a board member of Heart House Dallas, which provides a free after-school safe haven and academic assistance for at-risk children; and on the advisory board of Empowering Women as Leaders, which provides mentoring and scholarships for women of nontraditional college age who have financial need and demonstrate potential.

She is active in Attorneys Serving the Community, a Dallas organization of about 400 female lawyers that each year adopts a different charity involved with women, kids and families. ASC not only brings together women in the law, it also raises awareness and, Stewart says, a net total in the range of \$150,000 to \$200,000 for the chosen nonprofit.

"Connecting other people to opportunities is a very rewarding activity for me," she says. "I think it's a karma thing. I think that there's an element of, if you do things for others, whether you're going to get anything back for that or not, that has a way of creating blessings for you in the future. And I wouldn't say I do it for that purpose; it is a blessing to me at the time that I do it." [S1](#)

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