Christopher (Chris) G. Johnson

Partner

cjohnson@fbtgibbons.com | 502.568.0357

400 West Market Street
Suite 3200
Louisville, KY 40202

Industries

Finance

Industrials

Manufacturing

Regional & Community Banks

Practice Areas

Product, Tort & Insurance Litigation

Insurance Coverage & Bad Faith

AI Legal Strategies

Data, Digital Assets & Technology

Litigation

Tort Defense

Bar Memberships

Indiana

Kentucky

Languages

English

Spanish

Chris has defended more than 400 bad faith cases for 12 major insurance carriers. His experience litigating a wide range of extracontractual claims and related coverage disputes makes him uniquely qualified to defend against allegations of bad faith and insulate his clients from both the costs and reputational risks posed by flagrant and often meritless claims. He also has deep experience handling insurance coverage, wrongful death, maritime, product liability, personal injury defense, and commercial litigation matters.

Chris prides himself on an aggressive, results-oriented approach dictated by his clients' specific needs and goals. This approach has proven especially valuable for clients facing bad faith allegations, which often brazenly and baselessly attack a carrier's practices and institutional integrity. In the vast majority of cases Chris has defended, bad faith claims were dismissed or resolved—one way or another—without the insurance carrier paying any money for the extracontractual claims.

Additionally, when retained early, Chris has been very successful in confidentially preventing extracontractual claims from ever being filed in potentially problematic cases. Clients turn to and trust Chris because of his ability to recognize and proactively counter plaintiffs' efforts to create/develop bad faith claims, leading to quick and favorable resolutions early in the litigation process. He also routinely steers cases to dismissal or successful resolution as lead counsel in high-stakes personal injury, maritime, product liability, toxic tort, and commercial matters.

Chris prizes his relationships with his clients, many formed by years of vigorously battling spurious assertions of malice and intentional

misconduct. His reputation and record of success in high-stakes disputes have earned him accolades from prominent industry publications, including recognition from The Best Lawyers in America in the Insurance Law, Insurance Litigation, and Commercial Litigation categories and being named as one of the top 20 people to know in the insurance industry by Louisville Business First.

A respected authority on insurance laws and regulations, Chris has been involved in legislative attempts to eliminate third-party bad faith claims in Kentucky. He is also a highly sought-after speaker and provides training to groups of adjusters regarding claims handling practices as well as CLE presentations for other attorneys on how to investigate and defend against extracontractual claims.

Chris is currently a chair emeritus of the Kentucky Bar Association's Civil Litigation Section after serving multiple years as vice-chair, chair-elect and chair for that section. Before attending law school, Chris was an analyst for Citigroup.

Chris's Relevant Experience

Recent Successes

Kentucky Supreme Court

***Mosley*, 626 S.W.3d 579 (Ky. 2021):** Successfully defended an insurance carrier in a landmark Kentucky Supreme Court case affirming trial court and Court of Appeals rulings we secured dismissing third-party bad faith claims arising from wrongful death claims following a coal mining accident.

Court of Appeals

***Sullivan*, 2025 WL 1006048 (Ky. Ct. App. 2025):** Won summary judgment on remand (after securing a defense verdict at trial) in a long-running bad faith case, securing dismissal of all contractual and extracontractual claims, with the Kentucky Court of Appeals affirming in April 2025 and the Kentucky Supreme Court denying discretionary review in October 2025.

***Crace*, 2024 WL 1123707 (Ky. Ct. App. 2024):** Won summary judgment and obtained affirmance following more than ten years of intensive discovery and motion practice in a high-exposure first-party bad faith case where Plaintiff sought over $150 million in damages.

***Isaacs*, 2022 WL 495980 (Ky. Ct. App. 2022):** Secured dismissal of first-party statutory and common law bad faith claims in a high-profile underinsured motorist case, affirmed on appeal.

Federal Court

***Darnes*, 4:25-CV-00037 (W.D. Ky. 2026):** Secured voluntary dismissal with prejudice of all claims following removal and a successful remand challenge, then filing a motion for judgment on the pleadings establishing that the policy's unambiguous "other residences" limitation capped coverage at 10% of the personal property limit.

***Augenstein*, 1:23-CV-00094 (W.D. Ky. 2025):** Won summary judgment dismissing all extracontractual claims in a first-party bad faith case, establishing that the absence of coverage as a matter of law foreclosed Plaintiff's ability to meet Kentucky's *Wittmer* standard.

***Ball*, 5:22-CV-00179 (E.D. Ky. 2023):** Won summary judgment dismissing a breach of contract action arising from a tornado loss, enforcing the policy's appraisal provision after the parties agreed on the loss amount and the award was paid.

***Kim*, 5:23-CV-00048-CHB (E.D. Ky. 2023):** Obtained dismissal of third-party bad faith claims, establishing that Plaintiff failed to plausibly allege the required Wittmer elements where liability remained disputed, the insurer had a reasonable basis for denying the claim based on its investigation, and the complaint contained no facts supporting outrageous or reckless claim handling.

State Court

***Water Emergency Services, Inc.* 22-CI-00078 (Meade Cir. Ct. 2026):** Won summary judgment dismissing all statutory and common law bad faith claims with prejudice, establishing that the insurer properly investigated inflated mitigation and repair estimates and properly invoked the policy's appraisal process, thereby precluding any showing that liability was "beyond dispute" or that the carrier engaged in outrageous or reckless conduct.

***Eaton*, 24-CI-00874 (Madison Cir. Ct. 2025):** Won judgment on the pleadings dismissing all statutory and common law bad faith claims with prejudice, establishing that a liability dispute arising from a rear-end accident precluded any showing that liability was "beyond dispute" and that Plaintiffs failed to allege facts supporting outrageous or reckless claim handling.

***Brewer*, 23-CI-00803 (Hopkins Cir. Ct. 2024):** Won dismissal with prejudice of all claims against the insurer, enforcing Kentucky's prohibition on direct actions and establishing that Plaintiff could not assert bad faith claims absent established liability against the insured and where the underlying claims were time-barred.

***Brown*, 18-CI-00246 (McCracken Cir. Ct. 2023):** Secured summary judgment dismissing third-party bad faith claims, establishing that Plaintiff lacked evidence that liability was "beyond dispute."

***Hill*, 21-CI-00101 (Knott Cir. Ct. 2023):** Won summary judgment dismissing third-party bad faith claims with prejudice, establishing that liability was never "beyond dispute," no evidence supported allegations of malicious or reckless conduct, and Plaintiff failed to show compensable damages.

***Rubin*, 23-CI-00017 (McCracken Cir. Ct. 2023):** Won judgment on the pleadings dismissing third-party statutory bad faith claims with prejudice, establishing that Plaintiff failed to allege facts showing conduct rising to bad faith under Kentucky law.

***Dixon*, 21-CI-00810 (Laurel Cir. Ct. 2022):** Obtained dismissal of statutory and common law bad faith claims, establishing that Plaintiff failed to allege a contractual obligation to pay or conduct meeting Kentucky's bad faith standard.

***Streck*, 165-CI-0599 (Jefferson Cir. Ct. 2021):** Won summary judgment establishing no bad faith, where the evidence failed to show malice or reckless disregard in claim handling.

***Ferell*, 14-CI-00087 (Pike Cir. Ct. 2020):** Won summary judgment dismissing third-party bad faith claims with prejudice, establishing that Plaintiff failed to allege facts sufficient to meet the *Wittmer* standard.

***Sanchez*, 20-CI-000874 (Jefferson Cir. Ct. 2020):** Obtained dismissal of third-party bad faith claims, establishing that Plaintiff could not meet Kentucky's threshold requirements.

***Lashure*, 17-CI-00255 (Bell Cir. Ct. 2019):** Secured dismissal of third-party statutory bad faith claims by establishing that liability remained reasonably disputed.

***Daman*, 16-CI-00927 (Boone Cir. Ct. 2019):** Secured dismissal of third-party bad faith claims through dispositive motion practice.

Other Info About Chris

Education

Vanderbilt University Law School, J.D., 2006
Dean's Scholarship (three-year academic merit scholarship)
Dean's List (top 20%)
Notes Editor, *Vanderbilt Journal of Entertainment and Technology Law*

Brigham Young University, Bachelor's, 2002, m*agna cum laude*
Olsen Scholarship Recipient (full-tuition academic merit scholarship)

Courts

United States Court of Appeals for the Sixth Circuit

United States District Court – Eastern District of Kentucky

United States District Court – Western District of Kentucky

United States District Court – Northern District of Indiana

United States District Court – Southern District of Indiana

Recognition

The Best Lawyers in America®, Insurance, 2022-2027; Commercial Litigation, 2024-2027; Litigation – Insurance, 2024-2027

Selected for inclusion in *Kentucky Rising Stars®,* 2013-2016

Selected as one of *Louisville Business First's Top 20 People to Know in Insurance,* 2018

Professional Affiliations

DRI Bad Faith Seminar Planning Committee, Vice-Chair of Marketing (2021-2023); Chair of Marketing (2024)

Kentucky Bar Association Civil Litigation Section, Chair-Emeritus (July 2020-Present)

Kentucky Bar Association Civil Litigation Section, Chair (July 2018-July 2020)

Kentucky Bar Association Civil Litigation Section, Chair-Elect (July 2016-July 2018)

Firm Committees

Committee for Advancing Use of Artificial Intelligence, Member

Women's Initiative Committee, Member

Presentations

National DRI Bad Faith Seminar – A Jury's Perspective: Use of Artificial Intelligence in Claims Handling, Nashville, TN, June 13, 2024. Presented to 250+ seminar attendees regarding past and pending bad faith cases involving automated claim handling and discussed best practices to defend or avoid the same.

Skills Training Workshop to Avoid Bad Faith Claims for 75+ claims specialists, underwriting professionals and agents, Oct. 9-10, 2023

Kentucky Justice Association – Bad Faith from a Defense Perspective, April 22, 2022

Louisville Bar Association – CLE Presentation: "Insurance Bad Faith – Perspectives from the Defense and Plaintiff's Bar," June 14, 2017

NBI – CLE Presentation: "Litigating Bad Faith Insurance Claims in Kentucky," September 23, 2016

Bad Faith Presentation to Louisville Bar Association: "Bad Faith Claims in Kentucky," May 31, 2016

Major Publications

DRI Insurance Bad Faith: 'A Compendium of State Law' (Kentucky and Indiana chapters), December 2015

© 2026 FBT Gibbons LLP. May be considered attorney advertising in some jurisdictions.