



J. Kendrick Wells, IV

Partner

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Practice Areas

Franchise & Distribution

Class Actions

Insurance Coverage & Bad
Faith

Litigation

Product, Tort & Insurance
Litigation

Bar Memberships

Kentucky

Kendrick has been helping insurance companies with coverage issues and litigation for over twenty years.

Kendrick brings a wealth of knowledge, experience, and skill to aid his insurance clients in solving complex problems and managing turbulence in all aspects of their claims-side relationships. "The history of an insurance claim does not begin when the loss occurs or when the lawsuit is filed – it starts before the policy was issued," he explains. "We spend so much effort focusing on what the words in an insurance policy mean, it can be easy to forget that the most persuasive argument tells the story of why those words are in this policy." Kendrick believes it is vital in coverage litigation to effectively communicate how the policy language and the insurer's position fits within the story of the insurance relationship. "Like the roof and walls of a building, the contract language and the facts surrounding a claimed loss are obviously essential, but the insurer's relationship with its policyholder is the foundation."

In the courtroom, Kendrick defends insurance carriers and their representatives against contractual and extracontractual claims, and he represents insurers in declaratory judgment actions in federal and state courts. Kendrick's clients and colleagues frequently praise his writing and oral advocacy skills. He has argued successfully on behalf of insurance clients in the U.S. Court of Appeals for the Sixth Circuit, and he has been directly involved in more than a dozen appeals before the Sixth Circuit, the Kentucky Supreme Court, and the Kentucky Court of Appeals. Major recent successes include:

- Client won summary judgment in federal court on duty to defend \$50 million underlying personal injury lawsuit under more than forty homeowners, condominium, and personal excess liability policies; affirmed by Sixth Circuit Court of Appeals (2020).
- Client won summary judgment in federal court on alleged “bad faith” and duty to defend nightclub in four underlying injury lawsuits arising out of a shooting incident; affirmed by Sixth Circuit Court of Appeals (2019).
- Client won summary judgment in state court on alleged breach of duty to defend under a farm liability policy; judgment for insurer affirmed on appeal without oral argument (2021).
- Client won summary judgment on employee theft insurance claim (2025). The federal court enforced the suit limitation provision in the client’s insurance policies and rejected the policyholder’s “equitable tolling” argument on the facts.
- Client won summary judgment in state court on alleged “bad faith” and breach of contract under a homeowners insurance policy; unanimously affirmed on appeal without oral argument (2025).

Outside the courtroom, Kendrick counsels insurance clients on questions of policy interpretation and coverage. He is often asked to provide a “fresh look” at coverage opinions and review clients’ positions in cases where the stakes are particularly high or where the underlying facts or assumptions have shifted. He has broad experience with many types of policies and claims, including commercial property insurance, builders risk, homeowners / farm policies, auto insurance, umbrella and personal liability, commercial general liability, business liability, professional liability / errors and omissions, management liability / directors and officers insurance, commercial excess liability, cargo insurance, and marine insurance. Kendrick also advises insurers on pre-litigation claim handling and investigation, including communications with insureds, claimants, and attorneys, analyzing claim submissions and proofs of loss, conducting examinations under oath, engaging third-party experts

to perform testing and site inspections, and managing appraisals.

Kendrick is also a member of the firm's Franchise & Distribution service team, and he leads the team's Supply Chain Recovery Group. In that role, Kendrick has helped businesses, including several national restaurant purchasing and supply chain management organizations, to navigate disputes with vendors and distributors, and to obtain monetary recoveries through indemnity, mediation, arbitration, litigation, and class action settlements.

Other Info About Kendrick

Education

University of Michigan Law School, J.D., 2003

University of Rochester (NY), B.A., 2000

Courts

United States District Court of Appeals for the Sixth Circuit

United States District Court – Eastern District of Kentucky

United States District Court – Western District of Kentucky

All state courts in the Commonwealth of Kentucky

Professional Affiliations

American Bar Association

ABA/TIPS Insurance Coverage Litigation Committee, Vice Chair

ABA/TIPS Self-Insurers and Risk Managers Committee, Past Chair

Kentucky Bar Association

Presentations

Moderator, *Valuing First-Party Property Insurance Claims: Tips and Pitfalls for Carriers and Policyholders*, 33rd Annual ABA/TIPS Insurance Coverage Litigation Committee Mid-Year Conference, La Jolla, CA (Feb. 2025).

Panelist, *Fraudulent Claims Under Property Policies*, 32nd Annual ABA/TIPS Insurance Coverage Litigation Mid-Year Conference, La Jolla, CA (Feb. 2024).

Major Publications

Co-Author, *Criminal Pleas and Insurance Coverage Litigation* – The Brief, Vol. 55 No. 3 (ABA Spring 2026)

Author, *The Motor Vehicle, Watercraft, Aircraft, and Hovercraft Liability Exclusions*, in Douglas R. Richmond (Ed.), *The Reference Handbook on the Homeowners Insurance Policy*, pp. 205–261 (ABA 2025).

Author, *Third-Party Claimants and Insurance Coverage Declaratory Judgment Actions* – The Brief, Vol. 52 No. 4 (ABA Summer 2023)

Co-Author, *Insurance Coverage for Real Estate Defect Nondisclosure Claims* – TortSource, Vol. 23 No. 4 (ABA Summer 2021)

Featured Articles

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[U.S. Supreme Court: Debtors' Insurance Company Has Standing to Be Heard in Chapter 11 Proceeding](#)

[Five Helpful Tips for Multifamily Property Owners in Addressing Casualty Claims During This Tornado Season](#)

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