



PARTNER CHRISTOPHER E. KOZAK

PRACTICES
BUSINESS
ENVIRONMENTAL
INSURANCE COVERAGE
LITIGATION

INDUSTRIES
ENERGY & UTILITIES
HEALTH CARE & LIFE
SCIENCES
MANUFACTURING
MUNICIPALITIES &
GOVERNMENT
REAL ESTATE
DEVELOPMENT &
CONSTRUCTION

OVERVIEW

Chris is a top-flight insurance-coverage and appellate litigator. He has written briefs in over 20 appellate matters and has experience with CGL, D&O, EPL, Professional Liability, Homeowner's, Commercial Property, Business Income, Excess/Umbrella, and life insurance coverage. He is known for his ability to penetrate complex issues, identify and wrangle the relevant details, and present them to courts with clarity and wit. He uses those skills to his clients' advantage when disputes go to court, where providing a clear argument in a complicated case can be the difference between winning and losing. Chris's clients range from individual policyholders to multi-national companies, and he has assisted clients in disputes ranging from \$1,200 to those involving hundreds of millions of dollars.

Chris is a *summa cum laude* graduate of the Michigan State University College of Law and comes to PSRB with experience in a broad range of legal subjects, including federal jurisdiction, civil procedure, e-discovery, administrative law, and evidence. He has also done extensive immigration work with the University of Michigan Law School's Human Trafficking Clinic. As a member and Editor of the law review, he has reviewed hundreds of articles on current legal subjects and determined which ones would contribute best to the development of the law. And while clerking for Judge David McKeague on the U.S. Court of Appeals for the Sixth Circuit, he advised the Judge on 25% of the appeals assigned to the chambers, requiring him to learn about virtually every kind of law that surfaces in federal court. This broad knowledge base allows Chris to think about client problems creatively and pursue innovative legal strategies.

When he has time, Chris enjoys doing pro bono work, and is particularly interested in



civil rights issues and in assisting survivors of human trafficking.

AWARDS

 2025, Listed in Best Lawyers Ones to Watch in America® – Commercial Litigation Insurance Law and Litigation – Environmental

EDUCATION

- J.D., summa cum laude, 2017, Michigan State University College of Law
- B.A., summa cum laude, 2014, Legal Studies, Ball State University

BAR ADMISSIONS

- U.S Supreme Court, 2021
- U.S. Court of Appeals for the Ninth Circuit, 2021
- U.S. Court of Appeals for the Tenth Circuit, 2019
- U.S. Court of Appeals for the Seventh Circuit, 2019
- State of Indiana, 2019
- · State of Michigan, 2017
- · U.S. Court of Appeals, Sixth Circuit, 2018
- U.S. District Court, Western District of Michigan, 2018
- U.S. District Court, Eastern District of Michigan, 2018
- U.S. District Court, Northern District of Indiana, 2018
- U.S. District Court, Southern District of Indiana, 2018

EXPERIENCE

- Counsel for Appellant/Cross-Appellee, *ClearPoint Federal Bank & Trust Co. v. Fed. Ins. Co.*, Nos. 24A-PL-123, 24A-PL-132 (Ind. Ct. App.) (pending)
- Counsel of Record for Appellant, *Crothersville Lighthouse Tabernacle Church v. Church Mut. Ins. Co.*, *S.I.*, No. 22-1082 (7th Cir.) (pending)
- Counsel for Amicus Curiae on Transfer, Starr Indem. & Liab. Co. v. NIBCO, Inc., No. 23A-PL-1343 (Ind. 2024)
- Counsel for Appellant, *Trs. of Purdue University v. Am. Home Assur. Co.*, No. 23A-PL-1413 (Ind. Ct. App. 2024)



- Counsel of Record for Amicus Curiae, Mallory v. Norfolk S. Ry. Co., 600 U.S. 122 (2023)
- Counsel for Appellant, *Ind. Repertory Theatre v. Cincinnati Ins. Co.*, No. 21A-CP-2848 (Ind. Ct. App. 2023)
- Counsel for Appellant, Tom James Co. v. Zurich Am. Ins. Co., No. 23A-PL-106 (Ind. Ct. App. 2023).
- Counsel of Record for Appellant (Argued), United States v. Rentas, No. 22-3274 (6th Cir. 2023)
- Counsel for Amicus Curiae, Stant USA Corp. v. Factory Mut. Ins. Co., 22-1336 (7th Cir. 2023)
- Counsel for Amicus Curiae, First & Stewart Hotel Owner, LLC v. Fireman's Fund Ins. Co., No. 21-35637 (9th Cir. 2023)
- Counsel for Appellee, USA Gymnastics v. Liberty Ins. Underwriters, Inc., 46 F. 4th 571 (7th Cir. 2022)
- Counsel for Appellee, USA Gymnastics v. Liberty Ins. Underwriters, 46 F.4th 499 (7th Cir. 2022)
- Counsel for Appellant, *Ind. Repertory Theatre v. Cincinnati Ins. Co.*, No. 21A-PL-628 (Ind. Ct. App. 2022)
- Counsel for Amicus Curiae Purdue University, *Circle Block Partners, LLC v. Fireman's Fund Ins. Co.*, No. 21-2459 (7th Cir. 2022)
- Counsel of Record for Amicus Curiae, *Wild Eggs Holdings, Inc. v. State Auto Prop. & Cas. Co.*, 48 F.4th 645 (6th Cir. 2022)
- Counsel of Record for Amicus Curiae, Mikmar, Inc. v. Westfield Ins. Co., No. 21-3230 (6th Cir. 2022)
- Counsel of Record for Respondents, *State ex rel. Zurich Am. Ins. Co. v. Tom James Co., et al.*, No. 21S-OR-482 (Ind. 2021).
- Counsel of Record for Amicus Curiae, Kirsch v. Aspen Am. Ins. Co., No. 21-1038 (6th Cir. 2021)
- Counsel of Record for Amicus Curiae, Santo's Italian Café v. Acuity Ins. Co., No. 21-3068 (6th Cir. 2021)
- Counsel of Record for Amicus Curiae, *Dakota Girls, LLC v. Phila. Indem. Ins. Co.*, No. 21-3245 (6th Cir. 2021)
- Counsel for Amicus Curiae, TJBC, Inc. v. Cincinnati Ins. Co., No. 21-1203; Sandy Point Dental v. Cincinnati Ins. Co., No. 21-1186; Crescent Plaza Hotel Owner v. Zurich Am. Ins. Co., No. 21-1316 (7th Cir. 2021)
- Counsel of Record for Appellant (Argued), *United States v. Stokes*, No. 19-5934 (6th Cir. 2020)
- Counsel for Appellant, Clark-Floyd Landfill, LLC v. Gonzalez, No. 19A-CT-2680 (Ind. Ct. App. 2020)
- Counsel for Amicus Curiae Supporting Rehearing, Emmis Communs. Corp. v. Ill. Nat'l



Ins. Co., 929 F.3d 411, reh'g granted, 937 F.3d 836 (7th Cir. 2019)

 Co-Counsel for Appellants, In re Syngenta AG MIR 162 Corn Litig., No. 18-3253 (10th Cir. 2019)

ARTICLES & EVENTS

- 2023 | Author
 The Original Thirteenth Amendment: A Rule of Liberty, 53 Cumb. L. Rev. 291 (2024)
- 2023 | Co-Author
 COVID-19 and Business-Income Insurance: The History of "Physical Loss" and What Insurers Intended it to Mean, 57 Tort Trial & Ins. Prac. L.J. 675 (2023)
- 2023 | CLE Co-Presenter
 Insurance Coverage for Employment Claims, in ICLEF Seminar: Recent Developments in Employment Law, ICLEF (December 7, 2023)
- 2023 | CLE Co-Presenter
 How to Navigate Employment Litigation Covered by Insurance, IndyBar (September 27, 2023)
- 2023 | Pro Bono Presenter
 Landlord-Tenant Law 101 & Renter's Rights, Damien Center (August 31, 2023)
- 2022 | Co-Author Couch's "Physical Alteration" Fallacy: Its Origins and Consequences, 56 Tort Trial & Ins. Prac. L.J.
- 2021 | CLE Co-Presenter Covid-19 Insurance Law Update—How Courts Around the Country are Treating Business Interruption Claims, IndyBar (April 20, 2021)
- 2020 | Co-Author
 No One Knows What "Physical Loss" Means: All-Risk Insurance and the Coronavirus, 13:4
 Mich. J. Ins. & Indem. L. 9 (Oct. 2020)
- 2019 | Author
 Michigan Insurance and Indemnity Law Journal, Who Says I'm a Criminal? Marijuana Cultivation and the Criminal-Act Exclusion



- 2019 | Co-Author Law360, 7th Circ. Decision Creates Minefield for Insurance Industry
- 2018 | Author Private Habeas 13 Intercultural Hum. Rts. L. Rev. 261 (2018)
- 2017 | Author
 Originalism, Human Trafficking, and the Thirteenth Amendment, 11 S.J. Pol'y & Just. 62
 (2017)