

PARTNER

CHRISTOPHER E. KOZAK

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Indianapolis

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 lawyer and appellate litigator. He has experience with CGL, D&O, EPL, professional liability, homeowner's, commercial property, business income, excess/umbrella, and life insurance coverage. He has written briefs in over 30 appellate matters (including two friend-of-the-Court briefs to the U.S. Supreme Court) and has argued four cases before intermediate appellate courts. 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 recovering hundreds of millions of dollars in insurance proceeds.

Chris is a summa cum laude graduate of the Michigan State University College of Law and has a Bachelor's Degree in Legal Studies from Ball State University. Before coming to PSRB, he worked as a student attorney at the University of Michigan Law School's Human Trafficking Clinic, as the Editor-in-Chief of the *Michigan State Law Review*, and a Law Clerk for Judge David McKeague on the U.S. Court of Appeals for the Sixth Circuit.

AWARDS

- 2026, Legal 500 Elite – Commercial Disputes, Indianapolis
- 2025- Present, Listed in *The Best Lawyers Ones to Watch in America*® – Commercial Litigation, Insurance Law, and Litigation – Environmental
- 2025-27, Selected for inclusion in *Indiana Super Lawyers* as a Rising Star

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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
- U.S. Court of Appeals for the Sixth Circuit, 2018
- State of Indiana, 2019
- State of Michigan, 2017
- 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, *McCoy v. McCoy*, 282 N.E.3d 495 (Ind. Ct. App. 2026)
- Counsel for Appellee (Argued), *Zurich Am. Ins. Co. v. Tom James Co.*, M2025-0404-COA-R9-CV (Tenn. Ct. App. 2026), *cert. granted* (Tenn. 2026) (pending)
- Counsel for Amicus Curiae Ind. Trial Lawyers Ass'n, *Baldwin v. Std. Fire Ins. Co.*, 269 N.E.3d 1197 (Ind. 2025).
- Counsel for Appellant/Cross-Appellee (Argued), *ClearPoint Federal Bank & Trust Co. v. Fed. Ins. Co.*, Nos. 24A-PL-123, 24A-PL-132 (Ind. Ct. App. 2025)
- 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)

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- Counsel for Amicus Curiae, *Stant USA Corp. v. Factory Mut. Ins. Co.*, 22-1336 (7th 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, *Santo's Italian Café v. Acuity Ins. Co.*, No. 21-3068 (6th Cir. 2021)
- 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)

ARTICLES & EVENTS

- 2026 | CLE Co-Presenter (with Meghan Ruesch, Travelers)
  Pet Insurance, Service Dogs, and the Law, IndyBar Association

- 2026 | Presenter
  Personal Jurisdiction and Insurance Coverage: Time to Break Out of Your 1L Civ Pro Outline, ABA Insurance Coverage Litigation Committee CLE Seminar

- 2025 | CLE Co-Presenter (with Jenna Shives, Stoll Keenon Ogden)
  Insurance Coverage for Employment Claims, *in* ICLEF Seminar: Recent Developments in Employment Law, ICLEF

- 2024 | CLE Co-Presenter (with Shelley Jackson, KriegDeVault LLP)
  Insurance Coverage for Employment Claims, *in* ICLEF Seminar: Recent Developments in Employment Law, ICLEF (December 2024)

- 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)

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- 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)

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