



## LAUREN HALEY NAVARRO

### SENIOR ASSOCIATE

Kansas City, MO

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Lauren Navarro is a member of the firm's Litigation practice group, where she focuses on commercial insurance coverage. This representation primarily involves high-stakes coverage analysis and counseling insurers on risk management and the important implications of jurisdictional law. Lauren also has extensive experience drafting coverage communications and representing insurers in declaratory judgment actions concerning the interpretation of policy language, interpleader actions, and against bad faith and vexatious refusal claims in state and federal courts.

In addition to Lauren's substantial insurance practice, she also counsels businesses facing complex commercial lawsuits, including cases involving premises and product liability matters, real estate transactions, consumer protection claims and multi-party contract disputes. This aspect of Lauren's practice involves working hand-in-hand with business owners to minimize, assess and manage the inherent risks of doing business.

Lauren also advises clients on employment matters to ensure compliance with federal and state laws. This includes drafting employment-related contracts, including noncompete and nonsolicitation agreements, and providing counsel on human resource issues to ensure proper documentation, mitigate risk and avoid future disputes.

Lauren is skilled in preparing and responding to written discovery and deposing fact witnesses, corporate representatives and experts. Lauren also has extensive experience preparing and producing corporate representatives, fact witnesses and experts for deposition. She has written and argued both procedural and dispositive motions, and has been involved in all aspects of trial preparation.

### EDUCATION

- University of Missouri-Kansas City School of Law (J.D., *cum laude*)
  - Law Review and Urban Lawyer (Staff Member)
  - CALI Award for Excellence – Advanced Legal Writing: Litigation Drafting
  - Phi Delta Phi International Legal Honor Society
  - Phi Kappa Phi Honor Society
  - Association of Women Law Students
  - Dean's List
- University of Missouri-Kansas City (B.A., *magna cum laude*)
  - Political Science and Government
  - Dean's List

### SERVICES AND INDUSTRIES

Class Action Litigation  
Complex Commercial Litigation  
Insurance Coverage Litigation  
Employment and Labor Litigation  
Product Liability  
Real Estate  
Life, Health, Disability and ERISA Litigation

### ADMISSIONS

Missouri  
Kansas  
U.S. District Court, Western District of Missouri  
U.S. District Court, District of Kansas  
U.S. District Court, Eastern District of Missouri

- Golden Key International Honor Society

## PROFESSIONAL ACTIVITIES

- Missouri Organization of Defense Lawyers (Board of Directors)
- Kansas City Metropolitan Bar Association
- Association for Women Lawyers of Greater Kansas City

## BACKGROUND

Prior to joining the firm, Lauren was in private practice at a Kansas City civil litigation firm where she focused primarily on insurance defense and insurance coverage matters. While in law school, she served as a clerk for the United States District Court, Western District of Missouri, in the Prisoner Pro Se office.

- [Missouri/Kansas Super Lawyers](#)<sup>®</sup>, Rising Star (2021)

## EXPERIENCE

### **Summary Judgment Granted for Insurer on Specified Premises Endorsement**

Suit was filed against an insured following an automobile accident involving a fatality. Client insurer filed a declaratory judgment action in the United States District Court for the District of Kansas concerning interpretation of the Specified Premises Endorsement in a commercial general liability insurance policy. Competing cross motions for summary judgment were filed. The court granted the client's motion for summary judgment and denied the competing motion for summary judgment.

### **Summary Judgment Granted for Insurer on Definition of "Occupying"**

Plaintiffs filed suit against client insurer for vexatious refusal to pay uninsured motorist benefits under a commercial auto policy. At issue was whether the insured was "occupying" his vehicle, as the term was defined in the policy, when he was hit by an unknown driver. Client insurer filed a motion for summary judgment. The United States District Court for the Eastern District of Missouri granted the client's motion for summary judgment and plaintiffs did not appeal.

### **Secured Unconditional Defense Coverage from Insurer for Client**

Client company and its executives were sued by a former employee for various claims arising from allegations of sexual harassment. The client's insurer denied coverage. After prevailing upon the insurer to withdraw its disclaimer, the insurer agreed to provide an unconditional defense and indemnity for the claims against the client.

### **Dismissal in Consumer Class Action Lawsuit for Sporting Goods Retailer**

Secured the dismissal of a consumer protection and class action lawsuit against a major sporting goods and outdoor equipment retailer filed in the U.S. District Court for the Western District of Missouri. The matter specifically involved claims of alleged violation of the Missouri Merchandising Practices Act, unjust enrichment, and violation of consumer protection laws in 21 other states. The plaintiff sought to represent a nationwide class of customers seeking millions of dollars in damages for alleged violations of various states consumer protection statutes. The court granted the client's motion to dismiss, and the plaintiff did not appeal or seek leave to amend.

### **Successful Intervention Under Amended 537.065 and Then \$8 Million Award in Arbitration Action**

Successfully intervened in arbitration approval action on behalf of insurance company months after alleged insured entered into R.S.Mo. 537.065 agreement. Following intervention, the court vacated its judgment approving an \$8 million arbitration award against the alleged insured.

### **Represented Guardrail Manufacturer in Product Liability Lawsuit**

Represented a manufacturer of guardrails in an ongoing product liability lawsuit concerning the design and testing of end terminals and compliance with federal and state transportation regulations where manufacturer was facing claims in multiple states and sold its products internationally.

## **THOUGHT LEADERSHIP**

November 17, 2021

### **Chapter 8 (“Eighth Circuit”), ERISA Survey of Federal Circuits**

Published by the American Bar Association

Summer, 2021

### **Case Review: Tillman v. BNSF Railway Co.**

Missouri Organization of Defense Lawyers Quarterly Report