



Kelly A. Johnson

Partner

📍 Florida



Biography

Kelly A. Johnson is a nationally recognized trial lawyer who exclusively represents policyholders in complex insurance coverage and recovery disputes nationwide. With nearly 20 years of commercial litigation experience, she helps businesses and individuals maximize insurance recoveries through strategic coverage analysis, negotiation, litigation, trial, and appeal.

Her practice encompasses a wide range of first- and third-party insurance matters, including builders' risk, commercial general liability, commercial property, inland marine, pollution, cyber, D&O, professional liability, crime, homeowners, and specialty insurance policies. Kelly is particularly recognized for her work in the construction and real estate sectors, advising clients on complex coverage issues arising from high-value projects and disputes.

An accomplished first-chair trial attorney, Kelly combines deep insurance coverage knowledge with extensive courtroom experience to develop practical, cost-effective strategies that drive favorable results while remaining fully prepared to try cases when necessary. She has recovered millions of dollars for policyholders in high-exposure disputes, including a \$10 million pre-suit settlement involving builders' risk and pollution coverage arising from a complex construction project. A sought-after speaker and author on insurance law topics, Kelly regularly presents on construction-related insurance issues for the Associated General Contractors (AGC), the Construction Law Institute (CLI), and The Florida Bar RPPTL Section's Construction Law Committee. She serves on the firm's Natural Disaster Recovery Practice Group and BRIDGE, the firm's diversity and inclusion committee.

Education

University of Florida, Levin College of Law, Juris Doctor

University of Florida, Bachelor of Science, cum laude

Memberships and Affiliations

Florida Bar Association

Collier County Bar Association

Achievements

Unsung Hero Honoree, Florida Legal Awards, 2025

Top Lawyers – Insurance Law, Naples Illustrated, 2023 – 2026

Admissions

U.S. District Court, Middle District of Florida

U.S. District Court, Northern District of Florida

U.S. District Court, Southern District of Florida

U.S. District Court, Southern District of Nebraska

U.S. District Court, Western District of Texas

Experience

Kelly represents policyholders in complex insurance recovery matters involving commercial and personal insurance policies nationwide, handling disputes from claim evaluation and coverage analysis through litigation, trial, and appeal.

She has recovered millions of dollars for contractors, developers, property owners, businesses, and homeowners. Her experience includes securing defense and indemnity coverage for numerous contractors under CGL policies in bodily injury and property damage claims arising from construction projects, including a combined \$11.75 million indemnity recovery from multiple insurers in a major construction defect dispute. She also obtained a \$10 million pre-suit settlement for a general contractor in a builders' risk and pollution coverage dispute involving water intrusion and mold damage to a modular construction project.

Kelly regularly represents commercial property owners in hurricane and other catastrophic loss claims, recovering millions in property damage and business interruption benefits. Notable recoveries include more than \$500,000 in business interruption losses and \$3.425 million in property damage benefits for owners of residential retirement and memory care facilities.

She has also represented countless homeowners in hurricane and other property damage claims, including a recent \$5.99 million recovery for a residential water loss caused by a failed roof rain leader drainage system. Kelly has likewise recovered nearly \$470,000 for a manufacturer in an inland marine claim involving stolen equipment and has helped secure judgments exceeding \$15 million in commercial litigation matters.

