HUSCH BLACKWELL

Amy J. Smith

SENIOR ASSOCIATE

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OVERVIEW

Amy applies her meticulous eye for detail to the intricate world of insurance coverage.

For the past decade, Amy has dedicated the majority of her practice to insurance matters, primarily representing nationwide insurance companies and other providers of auto, property, workers' compensation, and health insurance liability policies. She regularly handles just about every coverage question that could arise, offering coverage opinions, advising on policy language, and assisting with coverage disputes. Amy has extensive experience litigating coverage matters on behalf of insurers.

Known for her excellent attention to detail, Amy was first drawn to the insurance industry thanks to the intricacy of complex policies. She's enthusiastic about practicing in an area where legal obligations and disputes can turn on a single word—or the interpretation of a single word. It's a perfect fit for her detail-focused brain, and clients love her ability to dive deep into the fine print, safeguarding their interests and ensuring they're fully aware of every possible meaning of policy language.

In addition to her insurance work, Amy also represents clients in general complex commercial litigation matters. While these cases

"Amy Smith is top-notch! Outstanding to work with. Helpful, clear, and able to convey a message in a way it can be understood."

— Chambers USA 2026

Industry

Financial Services & Capital Markets

Services

Commercial Litigation

Construction Litigation

Insolvency & Commercial Bankruptcy

Insurance

Litigation & Alternative Dispute Resolution

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primarily involve breach of contract allegations or other contractual disputes, Amy is also experienced with construction defect litigation.

Along with her meticulous attention to detail, clients appreciate Amy's clear explanations of complex case subtleties and her adeptness at adjusting her communication to align with their needs and preferences. They also value her methodical approach to litigation: Amy approaches each dispute with an eye to the bigger strategic picture and thoughtful consideration of the client's overarching goals.

Experience

- Developed training, reference and presentation materials with nationwide provider of workers' compensation insurance on claims-handling best practices and risk mitigation, allowing company to process incoming claims more efficiently and to quickly identify potential litigation issues.
- Represented large property insurer's subrogation/reimbursement rights following a home explosion, recovering full amount demanded after negotiation over policy language provisions surrounding depreciation and property value.
- Evaluated policy language and provided coverage opinions to workers' compensation insurer regarding large construction site accident with multiple injured individuals, successfully negotiating coverage and negating the need for litigation.
- Consulted with small local business to review and update template contracts, including purchase orders and vendor contracts as well as provide general guidance on employment issues and insurance coverage.

Recognition

- *Chambers USA*, Insurance, Associates to watch, 2025-2026

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Education

- J.D., Marquette University Law School
  - *Marquette Intellectual Property Law Review*, Staff Editor
- B.A., Bradley University
  - Industrial Organizational Psychology
  - *cum laude*
  - Pi Gamma Mu
  - Psi Chi

Admissions

- Wisconsin
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, Western District of Michigan
- U.S. District Court for the Northern District of Illinois

Community Leadership

- Tosa Farmers Market, Board of Directors
- Read to Succeed – Casa Guadalupe Education Center
- Long-Term Follow-Up Study, St. Jude Children's Research Hospital, Participant Advisory Council

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