



Janet Tolbert

Of Counsel

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Dallas, TX – 214.698.8078

Janet Tolbert focuses her practice on third-party insurance coverage matters, acting as monitoring counsel and directly representing insurance companies in coverage litigation cases in federal and state trial and appellate courts. As monitoring counsel, Janet has experience assessing insurance coverage in complex litigation against directors and officers and other professionals, including securities fraud claims, shareholder derivative lawsuits, governmental investigations, legal malpractice and employment practices claims, among others. Janet's experience also includes commercial general liability and business auto claims.

As litigation counsel, Janet handles high-stakes bad faith and breach of contract litigation for insurance clients and advises on policy interpretation, claims handling and claim resolution. She has been successful with numerous dispositive motions in complex coverage cases on a range of issues, including late notice-prejudice, rescission/application issues, and CGL "personal and advertising injury" claims. Janet served as an attorney at the Dallas Court of Appeals and as a law clerk at the U.S. District Court, Northern District of Texas. This in-depth background in the state and federal court systems brings a wealth of insight and judicial perspective to each case she handles.

Coverage Analysis

As monitoring counsel, Janet has experience assessing insurance coverage in complex litigation against directors and officers and other professionals, including securities fraud claims, shareholder derivative lawsuits, governmental investigations, legal malpractice and employment practices claims.

Litigation / Insurance

Janet handles high-stakes bad faith and breach of contract litigation for insurance clients and advises on policy interpretation, claims handling and claim resolution. She has been successful with numerous dispositive motions in complex coverage cases on a range of

Services

- Insurance & Reinsurance Coverage
- Insurance & Reinsurance Defense
- Contractual/Extra-Contractual Liability Litigation

issues, including late notice-prejudice, rescission and application issues.

Securities / Class Action

Janet is experienced with both insurance and substantive issues relating to securities litigation, including a specialized knowledge in loss causation. She is able to respond swiftly and efficiently to her clients' needs by taking advantage of Wilson Elser's national platform and cross-practice approach that reaches virtually all jurisdictions and practice areas.

Education

- Texas Tech University School of Law (J.D., 1991)
 - cum laude; Texas Tech Law Review, notes editor; Order of the Coif
- Baylor University (B.A., 1985)
 - cum laude

Bar Admissions

- Texas, 1991

Court Admissions

- U.S. District Court, Northern District of Texas
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Western District of Texas

Professional Affiliations

- American Bar Association
- Professional Liability Underwriting Society (PLUS)

Publications

Q3 2025

When Is Late Notice Really Too Late?

Coverage Matters

February 16, 2024

2023 SMU Annual Texas Survey Publishes Collins, Tolbert and Gilmore on Significant Texas Insurance Rulings