



Kathleen A. Ehrhart

Partner | Chicago

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Areas of Practice

Antitrust and Trade Regulation | Insurance and Reinsurance | International Arbitration & Dispute Resolution |
Litigation/Trial Practice

Kathleen A. Ehrhart is a Partner in the Litigation Practice of Smith, Gambrell & Russell, LLP, and Head of the Chicago Reinsurance/Insurance Group. She was a Partner at Freeborn & Peters, which combined with SGR in 2023.

First and foremost, Ms. Ehrhart is a litigator and has tried cases and arbitrations in federal and state courts throughout the United States. As one client has described, "Kathy is a superb litigator . . . She is one of the best litigators I have worked with. She is very intuitive and knows how to get the most out of a witness." Other clients have shared that she has "the ability to go toe-to-toe with expert witnesses on their own field of expertise . . . Her gift of persuasion is truly remarkable" and that "Kathy is one of those exceptional lawyers who has the ability to not only develop a strategy, but to turn it into compelling trial testimony in an effective way." In this role, Ms. Ehrhart represents a variety of individuals, corporations, business and professional firms. She is well-versed in and enjoys representing both the Davids and Goliaths of the world.

She has extensive experience working with executives, senior management, and in-house counsel of corporations in managing litigation as well as advising on litigation risks and strategy. Clients also rely on Ms. Ehrhart for her talent in working with experts, in particular with damages modeling and bringing together the necessary links between mathematics and the law.

Her areas of focus include complex commercial litigation with particular emphasis on reinsurance and insurance arbitrations, restrictive covenant cases, class actions, antitrust, accountant liability, employment and breach of contract claims.

Ms. Ehrhart leads SGR's Reinsurance team and previously co-led the Insurance Brokerage Team. Before joining Freeborn, Ms. Ehrhart was a Partner at Kirkland & Ellis LLP focusing on similar matters.

Ms. Ehrhart earned her J.D. from the University of Chicago Law School, graduating *with honors*. She earned her B.S. from the University of Illinois at Urbana-Champaign where she received the Broadcast Journalism 1997 Bronze Tablet (designating Highest Honors - Top 3%).

Representative Experience

- Successfully defended reinsurer in almost \$2 billion dispute involving long-term care reserving obligations. The award was confirmed by a federal court.
- Successfully represented party in breach of contract and fiduciary duty arbitration with \$80 million in claimed damages brought by a major insurance carrier against its managing general underwriter for alleged underwriting guideline violations.
- Obtained temporary injunction in Florida state court for insurance intermediary, against multiple individuals and competing insurance intermediary in a lawsuit over violations of restrictive covenants of former employees hired by the competing firm resulting in a \$20 million settlement.
- Complete defense victory obtained on behalf of managing general agent when carrier brought claims for underwriting violations related to a nonstandard auto insurance program.
- Successfully defended breach of contract, breach of fiduciary duty, and fraudulent misrepresentation claims brought by insurance carrier for over \$100 million in damages against its managing general agent related to specialty lines and surety bond programs.
- Obtained verdict for damages and attorneys' fees in Kentucky state court for insurance intermediary Brown & Brown against former employee for violations of restrictive covenants.
- Currently prosecuting multiple lawsuits for insurance intermediaries against former employees for violations of restrictive covenants.
- Represented a German reinsurer in an arbitration against a U.S. insurer where the client raised breach of contract claims as well as breaches of the duty of utmost good faith. In a unanimous decision, the panel found for our client, awarding it over \$15 million in compensatory damages plus 6.5% compound interest and \$1 million in punitive damages. The award was confirmed by a federal court. AXA Versicherung AG v. New Hampshire Insurance Co. et al, (S.D.N.Y.).
- Defense of putative nationwide class action alleging gender discrimination under Title VII and The Equal Pay Act. Successfully defeated two class certification motions and Federal Rule of Civil Procedure 23(f). Successfully defended rulings on appeal in front of Seventh Circuit Court of Appeals.
- Defense of antitrust claims alleging price fixing and market Obtained summary judgment on all claims and successfully defended judgment on appeal to the Ninth Circuit Court of Appeals.

- Defense of nationwide class action alleging securities fraud against developer and marketer of satellite global phone system.
- Defense of lost wages and benefits claims based on breach of contract and promissory estoppel theories.
- Defense of claims alleging business conspiracy and race discrimination, summary judgment was granted in favor of client on all counts, affirmed by the Fourth Circuit.
- Prosecution of breach of contract claims based on the proposed merger of two large cellular companies to successful outcome.
- Defense of antitrust claims alleging price fixing in the linerboard and corrugated container
- Trial of Illinois class action involving the exempt status of auto and casualty adjusters under the Illinois Minimum Wage Act (which incorporates provisions of the FLSA), resulting in a complete defense verdict for our client.
- Defense of accounting negligence case for Arthur Andersen. Obtained complete defense verdict in first jury trial the client faced following the Enron indictment.

Admissions

Illinois

United States Court of Appeals for the Ninth and Tenth Circuits

United States District Court for the Northern District of Illinois

Memberships

Executive Committee Member at Large and Firm Representative, Trial Network

Recognitions

Illinois Super Lawyers – Multiple Years, Bankruptcy: Business

Lawdragon - 500 Leading U.S. Bankruptcy and Restructuring Lawyers, every year the list has been published

Chambers USA - Bankruptcy/Restructuring 2025 (cited in multiple years)

Crain's Chicago Business GenX Leaders in Law – Multiple Years

Crain's Chicago Business Notable Women in Law - Multiple Years

Women's Legal Award at the *Women, Influence, Power in Law* National Conference, Washington, D.C.

Finalist, *Chambers Women in Law Awards: USA 2018*

Influential Women in Business 2010, *Business Ledger*

Illinois Leading Lawyers - 2020 (cited in multiple years)

Publications and Speaking Engagements

- Speaker, "Dear AI: You're Great, But Now We're Being Sued!", The Trial Network Litigation Symposium (November 6, 2025)
- Speaker, "All Hail Judge HAL 9000", The Trial Network Spring Symposium (April 2025)
- Author, "Careful What You Wish For: Defending Mass Arbitrations," Dispute Resolution Journal (to be published in January 2025)
- Speaker, "Bankruptcies and the Runoff Market", AIRROC Chicago Regional Education Day (June 6, 2024)
- Speaker, "Claims: It's A Jungle Out There," IRLA Congress (May 14, 2024)
- Speaker, "Careful What You Wish For: Defending Against Mass Arbitrations," The Trial Network Spring Symposium (April 2024)
- Speaker, "Litigating Arbitration Matters: Is Arbitration Really Alternative Dispute Resolution or a Path to More Expensive Litigation?", The Trial Network Fall Symposium (November 2023)
- Speaker, "Droughts and Wildfires, Floods and Hurricanes – California and Florida Property Insurance Markets Run Amok," AIRROC Legacy Transactions and Networking Forum (October 16, 2023)
- Co-Author, "[Boland and Ehrhart Share Key Takeaways from First Virtual Bench Hearing in Cook County](#)," Powerhouse Points - A Quarterly Litigation Update (Fall 2020).
- Guest, Legal Rebels Podcast, "[Bench trial by video? This lawyer says it went better than expected](#)" ABA Journal (August 19, 2020).
- Speaker, "Wading into Flood Insurance," *AIRROC Chicago Regional Education Day* (June 12, 2018).
- Speaker, Women in Law & Leadership Summit: Chicago (June 6, 2018).
- "Policing the Workforce and Litigating Employment cases in the High Tech Era of Social Networking, Blogging and Texting," *Chicago Bar Association*, Labor and Employment Law Committee.
- Co-Author, "To Arbitrate or to not Arbitrate—That is the Question," *Bench & Bar Newsletter*, Illinois State Bar Association, Vol. 47, No. 11 (June 2017).
- Speaker, "Head Injuries and Sports: Emerging Claims Issues," *AIRROC Membership Meeting* (March 2013).