HUSCH BLACKWELL

Kirsten A. Byrd

PARTNER

KANSAS CITY, MO

PHONE: 816.983.8384

EMAIL: KIRSTEN.BYRD@HUSCHBLACKWELL.COM

OVERVIEW

Kirsten focuses her practice on insurance receiverships and complex disputes.

Kirsten has broad experience in insurance law and commercial litigation and focuses her practice on insurance company receiverships. She represents insurance regulators charged with overseeing the supervision, rehabilitation, and liquidation of insurers. Kirsten represents and has also served as a deputy receiver administering the winding down of troubled companies.

Kirsten represents insurance receivers – as well as other business clients – on complex litigation matters. She has successfully prosecuted and defended lawsuits involving professional malpractice claims against accountants, actuaries, and attorneys; contract claims; statutory actions; and actions for injunctive relief. She has experience with a broad array of insurance products and has prosecuted and defended disputes involving business interruption, property, directors and officers liability, cyber, and general liability insurance.

In addition, Kirsten advises major national insurance companies on compliance requirements, as well as representing them in their responses to regulatory inquiries and complaints. She also provides guidance on the requirements for corporate transactions involving the purchase, sale, or merger of insurance-regulated entities.

Industry

Financial Services & Capital Markets

Services

Commercial Litigation

Consumer Fraud Litigation

Insurance

Insurance Regulatory

Litigation & Alternative Dispute Resolution

Professional Liability Litigation

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED

Experience

INSURANCE SUPERVISION, REHABILITATION, AND LIQUIDATION

- Receivership experience includes a variety of insurance companies, including an ACA health insurer licensed in multiple states, property and casualty insurers licensed in various states, a medical malpractice insurer, and a start-up health insurer licensed in multiple states.
- Served as counsel to the receiver and deputy receiver regarding rehabilitation and liquidation proceedings; provide periodic status reports to the Court and Receiver; coordination with Guaranty Associations, policyholder and other creditor communications, and adjudication of claims according to the state insurance liquidation statutes.
- Investigated and prosecuted claims on behalf of receivers, insolvent insurers, and creditors, including claims for ACA payments, claims against outside professionals to the insurer, and claims against former directors, officers, and corporate affiliates of the company.
- Represented state insurance commissioner in his capacity as the court-appointed receiver of an insurer on issues relating to whether state insurance laws reverse preempt federal arbitration laws.
- Appointed by the state insurance commissioner to serve as the deputy liquidator of an insolvent insurer; work closely with department on winding down insurer; oversee wind-down operations with involvement on HR, contracts, tax, financial reporting, subrogation, claims, security, and sale of assets.
- Worked with regulators in relation to receivership of insurer domiciled in neighbor state, interact with department in relation to litigation brought by receiver against outside professionals and subpoena to the department for records and testimony.
- Navigated expedited negotiations, hearings, and discovery for state insurance department client in disputed rehabilitation and subsequent liquidation proceedings.
- Secured settlements for over $150 million on behalf of insurance estate, a state insurance commissioner.

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED

Experience

REGULATORY

- Advised state regulator on a carrier's agreements with affiliated companies and individuals, including Form A and Form D filings, and related examination of the company.
- Advised national insurance agency selling Medicare supplement and other health products on compliance issues; work on resolution of difficult investigation by the department.
- Represented national health insurer on state regulatory compliance issues, including market exit, prompt payment statutes, state requirements for health insurance offerings, and consumer complaints.
- Advised state regulator in relation to data breach of insurer and reporting obligations.
- Advised transactional teams on Form A change of control processes for various entities subject to state insurance laws.
- Advised national P&C carrier on licensure requirements for specialized products in all jurisdictions.
- Advised national Medicare Supplement Agency on requirements for sale of products in each state.
- Advised national carrier and national broker on advertising laws and guidelines for insurance products and transactions.
- Counseled banking clients on recovery against fidelity bonds, insurance coverage for bank directors, officers and employees and recovery under private mortgage insurance.

LITIGATION

- Substantial representation of business clients through trial and appeal on a wide range of disputes, including contract and tort claims.
- Secured a defense verdict on malpractice claims against professional corporation and employee.

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED

Experience

- Secured multi-million dollar resolution for business client on complex insurance claim involving issues of first impression.
- Obtained favorable settlement for primary insurer against excess insurer after filing motion for summary judgment.
- Secured dismissals of declaratory judgment suits on behalf of business client on insurance claims.
- Defended insurer through appeal on agent's claim of authority to bind insurer to coverage.
- Several favorable settlements relating to insurance coverage gaps.
- Obtained favorable settlements on property insurance claims.
- Secured dismissal of Fair Credit Reporting Act (FCRA) and Telephone Consumer Protection Act (TCPA) claims against our client; while motion to dismiss was pending, our legal team convinced court to exempt our client from all discovery for one year.
- Represented former directors and officers in claims against them for negligence and breach of fiduciary duty, securing an early and advantageous settlement to avoid personal exposure.
- Represented leading national insurance regulatory organization with regard to amicus briefing in the Supreme Court of the United States dealing with health insurers' claims for outstanding Risk Corridor payments under the Affordable Care Act.

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED

Recognition

- *The Best Lawyers in America®*
  - Insurance Law, 2021-2027
  - Commercial Litigation, 2023-2027
- *The Legal 500 United States*
  - Insurance: Advice to insurers, Recommended lawyer, 2025 and 2026
- *KC Business Magazine*, Rising Stars, 2013
- *Missouri Lawyers Weekly*, "Up & Coming Lawyer," 2013

Education

- J.D., University of Iowa College of Law
  - with honors
- B.A., University of Iowa
  - Spanish
  - with honors

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED

Admissions

- Missouri
- Kansas
- Iowa
- U.S. District Court, Central District of Illinois
- U.S. District Court, Northern District of Iowa
- U.S. District Court, District of Kansas
- U.S. District Court, Western District of Missouri
- U.S. Court of Appeals, Eighth Circuit
- U.S. Court of Appeals, Tenth Circuit
- U.S. Court of Federal Claims

Community Leadership

- Kansas City Ballet, Board of Directors, 2010-2022
- KCPT Public Television, Board of Directors, 2010-2019

The Best Lawyers in America®

© 2026 HUSCH BLACKWELL LLP. ALL RIGHTS RESERVED