

# THE LAST WORD

*Wishing You a Very Happy New Year!*  
**... And this issue of the Journal is a great way to start 2026.**

**A**s usual for the first issue of the year, it contains the “*Insurance Law Update*.” Suzette E. Selden and Henry Moore do a great job discussing all the significant recent insurance law cases. Among the many decisions discussed are a Texas Supreme Court opinion clarifying the limits of taking a corporate representative’s deposition, and affirming that bifurcation is an alternative to severance in underinsured motorist cases. As well as a Fifth Circuit decision that an insurance policy’s definition of “suit” includes alternative dispute resolution proceedings, triggering the insurance company’s duty to defend. Finally, several courts are making clear additional damages following an appraisal award will not be allowed except in rare occasions where an “independent injury” is caused by the delay in policy benefits.

Of course, it would not be the *Journal* if we didn’t discuss more than 20 recent consumer law decisions, all of interest to consumer and commercial lawyers. We have also added a new *Legislative Update* section.

Finally, remember, the *Journal* is now available only in digital format. Members of the Consumer Law Section receive a link by email, and all issues of the *Journal* are available at <http://www.jtexconsumerlaw.com/>.

Wishing you a happy and healthy 2026.

**Richard M. Alderman**  
**Editor-in-Chief**