



Overview

Teresa F. Cummings, who works out of the Pensacola, Florida office, focuses her practice on insurance defense with strong focus on medical conditions and causation, general liability, including complex litigation and wrongful death matters, labor and employment law, construction claims and contract disputes. Ms. Cummings has handled insurance defense litigation since 2012. Ms. Cummings negotiates settlement of claims and manages all aspects of claim defense from pre-litigation, through mediation to trial completion. She has 13 years of experience as a licensed practical nurse in Florida which gives her a unique perspective in defending injury claims. Ms. Cummings is a Florida Supreme Court Certified Circuit Court Mediator.

Prior to joining Dutton Law Group, Ms. Cummings was a shareholder with a Florida defense litigation law firm representing insurers in Personal Injury Protection (PIP) matters, first-party property defense, automobile liability and pre-litigation resolution. She worked as an associate attorney with other Florida law firms where she focused on workers' compensation defense and insurance defense claims mainly focused on medical conditions and causation. Her experience includes negotiating settlements and resolution of Petitions for Benefits.

Ms. Cummings received her Juris Doctor from Florida State University College of Law in May 2011 and Bachelor of Science from Florida State University Panama City in May 2008, graduating with dual majors in Psychology and Criminology.

As part of her practice, Ms. Cummings provides skilled, proficient, and practical training on medical and legal issues critical to the healthcare industry.

Presentations

- Lectured at a conference for workers' compensation insurance adjusters/clients.
- Provided the 5-hour Ethics course for local insurance adjusters.
- Co-hosted seminars via video conference on various PIP issues for insurance adjusters.
- Spoke at a local association for insurance adjusters and professionals.
- In-service trainer as licensed practical nurse, Bay Center Nursing and Rehabilitation: *Infection Control Protocol, Disaster Protocol, Fall Prevention, and other issues affecting the elderly*

Contact Info

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Practice Areas

General Liability
Wrongful Death Matters
Labor and Employment Law
Construction Claims
Contract Disputes
Personal Injury Protection
First-Party Property Defense
Automobile Liability
Workers' Compensation Defense