



## J. Tanner Watkins

Partner  
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Tanner has spent much of his career representing a wide range of companies, in the banking, trust, insurance, and investment banking industries in both litigation and compliance. As a litigator he focuses in the areas of commercial litigation, business and fiduciary litigation, banking law, appellate advocacy, internal investigation and compliance, and government investigations. Tanner has represented banks throughout the nation in class actions, multi-district litigation, and investigations from state attorneys general. He also has experience handling a variety of consumer finance claims, including creditors' rights and FDCPA, FCRA, and TCPA compliance and defense.

He handles trials, injunction hearings, and appeals in state and federal courts and arbitrations as well as governmental and regulatory investigations. Understanding that every client has unique circumstances, Tanner places a premium on thoroughly analyzing each matter before crafting a strategy that meets his client's objectives, whether it's negotiating a settlement or building a defense for trial, which enables him to quickly tailor his approach to fit each client's needs.

Tanner is dedicated to advancing the legal profession. In 2015-2016, he served as chair of the Kentucky Bar Association Young Lawyers Division. In that position, Tanner was the head of Kentucky's 5,000 young lawyers. As head of the KBA YLD, Tanner, along with the attorney general of Kentucky, created and implemented the Legal Food Frenzy, an annual fundraiser which seeks to raise \$150,000 for Kentucky's food banks. In 2018, Tanner was elected to the Kentucky Bar Association Board of Governors, the youngest member elected to the Board of Governors in the past 20 years. In 2024, Tanner was elected as the Vice President of the Kentucky Bar Association, again the youngest vice president elected in the past 20 years. In addition to Tanner's work with the Kentucky Bar Association, he is very active in the American Bar Association, serving as the Kentucky Bar Association's representative to the House of Delegates. Because of Tanner's successful professional career, as well as his professional and community involvement, he was named Kentucky's 2017 Outstanding Young Lawyer of the Year, and in 2018, was awarded the Outstanding Young Professional of the Year from the University of Kentucky College of Law.

Tanner is also a leader in both the Louisville and greater Kentucky community. Currently, he serves as a member of the Speed Art Museum Board of Trustees. From 2017-2024, Tanner also served on the board of trustees for the Kentucky College of Art and Design, where, at the age of 35, Tanner successfully chaired its \$12 million capital

campaign. In 2020, Tanner created Enrich Louisville, a coalition of out of school time providers working together to reduce barriers and increase access to enrichment opportunities for all students. In 2023, Tanner was appointed as the litigation chair for the Kentucky Chamber of Commerce, and, in that position sits as an ex officio member of the Chamber's Board of Directors. In 2024, Tanner was selected to Leadership Kentucky, a program, which concentrates Kentucky's leaders to understand the Commonwealth's challenges and assets.

## **Services**

- Litigation
- Natural Resources Industry

## **Education**

- University of Kentucky College of Law (J.D., *cum laude*, 2008)
  - Moot Court
  - CALI Award for Advanced Torts
  - CALI Award for Alternative Dispute Resolution
- Centre College (B.A., 2004)

## **Bar Admissions**

- Kentucky
- Tennessee

## **Court Admissions**

- Kentucky Supreme Court
- U.S. Court of Appeals for the Sixth Circuit
- U.S. Court of Appeals for the Seventh Circuit
- U.S. District Court for the Eastern District of Kentucky
- U.S. District Court for the Western District of Kentucky
- U.S. District Court for the Southern District of Indiana
- U.S. District Court for the Western District of Tennessee
- U.S. District Court for the Middle District of Tennessee

## **Affiliations/Memberships**

- Kentucky Bar Association, 2008-present
  - Board of Bar Governors, governor, 2019-present
  - Kentucky Lawyers Assistance Program, director, 2019-present
  - Legislative Committee, 2019-present
  - Kentucky Bar Association Annual Convention, co-chair, 2019

- Continuing Legal Education Commission, commissioner, 2016-2019
- Annual Convention Planning Committee, 2012-2019
- Young Lawyers Division, 2009-present
  - Chair, 2015-2016
  - Executive Committee, 2010-2017
- Legal Food Frenzy, chair, 2016-2017
- Board of Governors, Executive Committee, 2015-2016
- Taskforce on Mandatory Liability Insurance, 2015-2016
- Louis Brandeis Inn of Court, 2016-2019
- American Bar Association
  - Kentucky Delegate, ABA House of Delegates, 2017-present
  - Kentucky State Membership Commission, chair, 2019-present
  - Young Lawyers Division House of Delegates, Kentucky Delegate
  - Kentucky and Tennessee Disaster Legal Services, chair
    - Successfully presided over two FEMA declared natural disasters
  - Section of Litigation, 2009-present
- Louisville Bar Association
  - Board of Directors, 2019-present
- Lawyers Mutual Insurance Company of Kentucky
  - Board of Directors, director, 2016-2019
- Speed Art Museum
  - Board of Trustees, 2022-present
  - Board of Governors, governor, 2014-present
  - Governance Committee, 2015-2022
  - Governance Committee, chair, 2019-2022
- Louisville Fund for the Arts
  - NeXt!! Alumni Advisory Council
  - Endowment Committee
  - NeXt!! Leadership Development Program

- Kentucky College of Art and Design
  - Board of Trustees, 2017-2024
  - Executive Committee, 2017-2024
  - Capital Campaign Committee, chair, 2016-2024
- Kentucky Chamber of Commerce
  - Litigation Chair, 2024-present
  - Ex Officio member of the Board of Directors, 2024-present
- Greater Louisville Inc.
  - Business and Competitiveness Committee, 2017-present
  - Energy and Environment Committee, 2017-present
- Louisville Legal Aid
  - Volunteer Attorney, 2009-present
- Walden Theatre/Blue Apple Players
  - Board of Directors, 2009-2016
  - Board of Directors, president, 2011-2014
  - Merger Committee, chair, 2015

## **Distinctions**

- Martindale-Hubble Rated AV Judicial-Preeminent
  - Highest honor offered by Martindale Hubble to less than 1 percent of attorneys, 2018-present
- *Louisville Business First* Forty Under 40 Recipient, 2020
- Bingham Fellows Graduate, 2020
- University of Kentucky Outstanding Young Alumni of the Year, 2018
- Kentucky's Outstanding Young Lawyer of the Year, 2017
- Leadership Kentucky graduate, 2024
- Leadership of Louisville graduate, 2017
- Kentucky *Super Lawyers*, 2020-present
  - A designation offered to less than 2 percent of attorneys

- Kentucky *Rising Stars*®, 2015-2019
  - A designation offered to less than 2 percent of attorneys
- Louisville Fund for the Arts, NeXt!! Alumni of the Year, 2014

## Experience

### **Interim General Counsel for State Fair Board**

Tanner was appointed interim general counsel for the Kentucky State Fair Board and its associated Kentucky Venues in 2019. His duties included overseeing all legal operations for the Kentucky venues properties, and handling all connected legal issues.

### **Successfully Defended Bank against Claims of Breach of Fiduciary Duty**

We represented our client, a large regional bank, following a claim of breach of fiduciary duty in connection with a large family trust. We successfully had those claims dismissed through a dispositive motion, a decision which was unanimously upheld on appeal.

### **Terminated a Trust and Removed all Restrictions Tied to a Historic Building**

We represented the Kentucky Mansion Preservation Foundation, which was seeking to terminate the trust and end the restrictions tied to Helm Place. A designated landmark, Helm Place was once the home of Emilie Todd Helm, half-sister to first lady Mary Todd Lincoln, and the home had been left to the foundation in a trust. Originally the foundation had hoped to turn the structure into a museum, but that was no longer economically realistic. Our attorneys successfully obtained a termination of the trust, clearing the way for the potential sale of the property.

### **Negligent Investment Claims**

Plaintiffs are two purported beneficiaries of an \$80 Million Trust. They assert claims of breach of fiduciary duty against the Trustee, an investment management firm, based on allegedly improper investment management by the Trust's investment manager. The Trustee filed a third-party complaint seeking indemnity and apportionment from our client. Dinsmore has defended the client against the third-party complaint and has asserted all available defenses against the Plaintiffs as well. Dinsmore has taken the lead in deposing the Plaintiffs, one of whom is himself a senior partner in a well established Kentucky law firm. The case has involved substantial expert discovery from leading regional experts in investment management, on issues such as portfolio diversification, concentration, and capital gains taxes.

### **Breach of Fiduciary Duties Relating to Large Revocable Trust**

We defended a national financial services firm against allegations of breach of fiduciary duty relating to a large revocable trust that became irrevocable at the grantor's death. Our client served as the corporate trustee for the trust. The co-defendant was an individual co-trustee who had power of attorney for the disabled grantor during her lifetime and was her nephew. The suit was brought by the deceased grantor's daughter and granddaughter, alleging breach of fiduciary duty relating to the grantor's disability and competency to make testamentary dispositions – which were in favor of the nephew and other members of his family. We have taken or attended

more than 20 depositions, filed motions to disqualify the plaintiff's experts, and worked with our experts on the grantor's disability and the fiduciary duties of the corporate co-trustee.

## **Publications**

June 29, 2022

**Avoiding Liability in Trust Terminations Following Estate of Worrall**

July 30, 2018

**Kentucky Court of Appeals Highlights Two Potential Issues with Arbitration Agreements**