

**KAREN SOUTHWORTH WEAVER  
ATTORNEY AT LAW**

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**PROFESSIONAL SUMMARY:**

Private Practice attorney specializing in insurance coverage, reinsurance and good faith/bad faith. University of Washington, Part-Time Lecturer in Insurance Law, 1992 - present. Expert witness and third-party neutral regarding insurance coverage and bad faith. Participant in legislative process regarding insurance coverage and bad faith (Washington Insurance Fair Conduct Act). Participant in rule-making process for Washington Environmental Claim Regulations. Frequent author and speaker regarding insurance and bad faith.

**BAR ADMISSIONS:**

State Courts: Washington (1981); Oregon (2009); Alaska (2012)  
Federal: W.D. WA (1981), E.D. WA (2004), D. OR (2009); 9th Circuit Court of Appeals (1986)

**OTHER:**

"AV" rated, Martindale-Hubbell  
"Super Lawyer", *Thomson Reuters and Seattle Met* (2010-2013)  
CPCU - Partial coursework completed (510, 520, 530)  
Harpist, Everett Philharmonic (2010 - present), Everett Symphony Orchestra (1984 - 2010)  
Board of Trustees, Everett Philharmonic Orchestra (2010-present)

**EDUCATION:**

1981            **University of Minnesota Law School, J.D., *cum laude***  
Philip C. Jessup International Moot Court competitor (1979-80) and  
program director (1980-81), Best Memorial, Chicago Region (1980),  
Runner-Up Overall, Chicago Region (1980)

1976            **Yale University, B.A., major American history**  
National Merit Scholar; varsity letter in men's heavyweight crew  
(coxswain); freshman counselor; harpist, Yale Symphony.

**PROFESSIONAL EMPLOYMENT:**

01/97 - present

**Soha & Lang, P.S.**

Founding shareholder in law firm whose practice emphasizes complex insurance coverage and bad faith disputes, including claim handling advice, coverage opinions, litigation, ADR and appeals. First- and third-party coverages, emphasis on commercial lines; primary and excess; occurrence and claims-made; advice, litigation, policy drafting. Complete rewrite of medical professional liability policies. Expert witness and third-party neutral. Assisted in drafting lost policy regulations for State of Washington, 1995. Testified before Washington State Legislature regarding Insurance Fair Conduct Act of 2007.

03/92 - present

**University of Washington Law School**

Part-time lecturer in Insurance Law (1992-present).

Teach upper-class insurance law course covering all aspects of first and third party insurance including but not limited to theory of insurance, risk management, insurance regulation, contract formation and termination, policy interpretation, claim handling, extracontractual liability. Compare and contrast varying approaches nationwide. Supervise third-year writing requirement papers on insurance topics as requested. Presentations on insurance-related topics to faculty and to L.L.M. and other J.D. courses as requested.

09/94 - 12/96

**Aiken, St. Louis & Siljeg, P.S.**

*Of counsel.* Represent insurers in complex insurance coverage disputes; participate in drafting environmental insurance claim regulations.

09/86 - 09/94

**Unigard Insurance Group**

Senior Attorney, Legal Department/Claim Legal Department. Advise insurer regarding nationwide questions in insurance coverage, claim handling, reinsurance recoverables, policy drafting, regulatory compliance, and some corporate matters. Perform some training of claim handlers.

09/83 - 09/86

**Reed McClure law firm**

Associate specializing in insurance coverage, bad faith and civil appeals. Personal and commercial lines, first- and third-party, E&O, manuscript, occurrence and claims-made coverages.

09/81 - 09/83

**Hellsell, Fetterman, Martin, Todd & Hokanson**

Associate. General civil litigation.

**SIGNIFICANT PUBLISHED APPELLATE CASES:**

*Tank v. State Farm*, 105 Wn.2d 381, 715 P.2d 1133 (1986). Seminal Washington case regarding duty of good faith and establishing duties of insurer and defense counsel in reservation of rights cases.

*Rodriguez v. Williams*, 107 Wn.2d 381, 729 P.2d 627 (1986). No coverage for statutory rape or incest.

*Unigard Ins. Co. v. Mut. of Enumclaw Ins. Co.*, 160 Wn.App. 912, 250 P.3d 121 (2011). Bad faith, reasonableness hearings, interest rate on mixed action for breach of insurance contract and tortious bad faith.

*Holly Mountain Resources, Ltd. v. Westport Ins. Corp.*, 130 Wn.App. 635, 104 P.3d 725 (2005). Duty to defend, bad faith.

*Unigard v. Leven*, 97 Wn. App. 417, 983 P.2d 1155 (1999), *rev. denied*, 999 P.2d 1263 (2000). Late notice/prejudice/duty to defend. (Claim-handling advice; deposition fact witness for Unigard; co-counsel at trial level, consultant at appellate level)

**ACTIVITIES and ORGANIZATIONS (partial list):**

Everett Philharmonic Orchestra: Incorporator, Board of Trustees.  
Support Rotary International humanitarian work in Ethiopia on polio eradication and water projects for rural villages.  
Washington Women Lawyers: Board member, 2003-2007; King County Chapter (KCWWL) board member 1999-2001.  
Northwest Insurance Coverage Association.  
King County Bar Association.  
Washington Defense Trial Lawyers.  
Washington State Association for Justice (Past Associate Member).  
Defense Research Institute.  
Active in many bar groups and committees.  
Community, school and church activities.  
Harpist, Everett Philharmonic 2010-present; Everett Symphony 1983-2009.

### **THIRD-PARTY NEUTRAL**

*London Market Insurers v. Avista Corporation*, In Private Arbitration (2012). Member of three-arbitrator panel in complex commercial insurance dispute.

*Jerry Cooper, Inc. dba ColorOne Photo Lab v. Go To Market Strategies, Inc.*, King County, Washington (2005). Mediator in fax blasting case.

### **EXPERT REPRESENTATION**

*M.K. Lim, Inc. v. Greenwich Ins. Co.*, U.S. District Court, W.D. WA 2:10-cv-00374-MJP - expert report filed on behalf of Greenwich Ins. Co. regarding good faith handling of fire and business interruption loss (2011).

*Western & Clay, LLC v. Landmark Amer. Ins. Co., et al.*, U.S. District Court, W.D. WA 2:09-cv-01423 MJP - consulting expert to Landmark American Insurance Company and Axis Surplus Insurance Company regarding good faith handling of large claim for water damage of mixed-use condominium project in downtown Seattle (2010).

*Keith v. CUNA Mutual Ins. Society*, U.S. District Court, W.D. WA CV08-1368 RAJ - expert consultation on behalf of CUNA Mutual Insurance Society regarding allegation that claim under AD&D policy was handled in bad faith (2009).

*National Union Fire Ins. Co. v. Greenwich Ins. Co.*, U.S. District Court, W.D. WA C07-2065 JCC - expert report on behalf of Greenwich Insurance Company regarding relationship between primary and excess insurance companies (2009).

*America Best Food, Inc. v. Alea London, Ltd.*, Washington Supreme Court No. 8975301 - expert consultation and *amicus curiae* participation on behalf of Alea London, Ltd. in insurance coverage dispute relating to duty to defend under liability policy (2008).

*PeaceHealth v. Physicians Insurance*, in arbitration - expert advice and testimony for Physicians Insurance Corporation regarding claim handling and allegations of bad faith under Health Care Facility Liability Policy (2006).

*Mulcahy v. Farmers Insurance Co. of Washington*, King County Superior Court 00-2-11181-9SEA - expert advice to Farmers Ins. Co. regarding extracontractual liability issues (2005).

*Strategic Wealth Management v. First Specialty Ins. Corp.* - expert advice to First Specialty Ins. Corp. on claim handling and bad faith issues

under a claims made financial planner's errors & omissions policy (2004).

*Lyle v. Grange Ins. Co.* - expert advice to Grange Ins. Co. on claim handling and bad faith issues re UIM and related coverages (2004).

*Travelers Indem. Co. of Ill. v. Mt. Hawley Ins. Co.*, King Co. No. 03-2-24329-9 SEA - expert advice to Mt. Hawley Insurance Company regarding claim by Travelers Insurance for reimbursement of defense and indemnity expense for industrial burn accident.

*Capelouto v. Valley Forge Ins. Co.*, King Co. No. 97-2-02048-4KNT - expert advice to Valley Forge Insurance Company regarding claim of bad faith claim handling, first party property loss.

*Hensey v. Farmers Ins. Co. of Washington*, King Co. No. 97-2-28353-1SEA - expert advice to Farmers Insurance Company of Washington regarding claim of bad faith failure to settle third party liability claim.