

Stephanie S. Andersen

Shareholder

Stephanie has advised insurers on all manners of coverage and alleged bad faith in Washington since 1992. She has successfully tried to verdict both coverage and bad faith cases, including a federal court multi-million dollar covenant judgment settlement case in which the jury found no bad faith.

Stephanie advises on coverage and bad faith for all types of first and third party coverage lines, and has defended insurers against bad faith, IFCA class actions and the bad faith suits that typically follow underlying covenant judgment settlement actions. She likes to get involved in a claim as early as possible to minimize her clients' exposure to Washington alleged extra-contractual (bad faith, CPA and IFCA) liability.

PRACTICE EMPHASIS AND EXPERIENCE

- Insurance Coverage Analysis & Litigation

RECOGNITION

- Chambers Band1 Ranked Lawyer for Insurance, Washington
- Martindale-Hubbell "AV" rated
- Recognized as a "Top 50 Women" Lawyer by Super Lawyers Magazine, 2022 – 2023
- Recognized as a "Super Lawyer" by Super Lawyers Magazine, 2012 – 2024

REPRESENTATIVE CASES

- *Garrett v. Nationwide*, Clark County Superior Court, 18-2-02132-8 (favorable settlement against plaintiff seeking millions of dollars from client for insureds' decision to forego covenant judgment settlement with claimant)
- *Lauridsen Group v. Allianz Global, et al.*, W.D. Wash. 2015 (favorable settlement against insured for bad faith refusal to replace yacht that sunk on initial launch)



CONTACT

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EDUCATION

J.D., University of Florida, 1989

- American Jurisprudence Award, Commercial Paper
- Legal Research and Writing Award/Fellowship Instructor

B.A., Economics, University of Florida, 1986, *cum laude*

BAR / COURT ADMISSIONS

State of Washington

State of Oregon

U.S. District Court, Western District of Washington

U.S. District Court, Eastern District of Washington

U.S. Court of Appeals, Ninth Circuit

U.S. Court of Appeals, Eleventh Circuit

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- *Evanston v. Clark County* (W.D. Wash. 2014) (lead trial counsel for insurer in trial in which court ruled client owed defense for less than all underlying causes of action against insured)
- *Meadow Valley Owners' Assn. v. St. Paul Fire & Marine Ins. Co.*, 2007 WL 563114 (W.D. Wash. 2007) (lead trial counsel for insurer in multi-million dollar construction defect covenant judgment matter in which jury found no bad faith or CPA violations) *Corbis Corp. v. St. Paul Fire & Marine Ins. Co.*, 125 Fed. Appx. 792 (9th Cir. 2004) (affirming trial court that insurer owed no duty to defend insured's unauthorized publication of claimant's images)

PROFESSIONAL & CIVIC INVOLVEMENT

- Editor, Insurance Litigation Reporter, 2006 - present
- Northwest Insurance Coverage Association (president 2005 – 2007)
- Washington State Bar Association (WSBA Diversity Committee, 2016 – 2018)

ARTICLES & PRESENTATIONS

- Co-authored the 2024 updated Real Property Deskbook on insurance in Washington.
- Presenter: The Seminar Group: Northwest Insurance Law 2019, Anatomy of a Consent Settlement in Washington – A Panel Discussion, November 14, 2019
- Presenter: WDTL: Annual Insurance Law Seminar, Duty to Defend: Using Extrinsic Evidence and Can You Fix It Once You've Denied? April 26, 2019
- Presenter: CLM: 2018 CLM Seattle Chapter Education and Networking Event, Notable 2018 Washington Insurance Decisions, November 29, 2018
- Presenter: CLM: *Xia v. Probuilders*, "Where Do We Go From Here," October 19, 2017
- Presenter: The Seminar Group: Insurance in the Construction Industry, Bad Faith Remedies and Stipulated Settlements: A Mock Negotiation, October 6, 2017
- Presenter: WDTL Annual Insurance Law Seminar, Everything You Ever Wanted to Know About the Absolute Pollution Explanation But Were Afraid to Ask, March 31, 2017