




Karen L. Toto

Partner



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Karen represents insurers in complex insurance coverage disputes arising under professional liability and general liability policies. She provides strategic advice and counseling to assist her clients in evaluating underlying exposures and finding creative and effective resolutions to disputes. Karen litigates coverage and bad faith actions and represents her clients in state and federal courts nationwide. Karen was recognized by *Law360* as a “Rising Star” in Insurance Law, and she received a “Break Out” award from *Business Insurance* magazine.

Representative Matters



- Counsels insurers on disputes and issues arising under a wide variety of coverages, including directors and officers, errors and omissions, general liability, cyber risk, representations and warranties, and workers compensation coverage, among others.
- Represents clients in complex insurance coverage litigation cases, and litigates at the trial and appellate levels in state, federal, and bankruptcy courts.
- Counsels clients on risk management strategies and develops solutions to resolve underlying exposures for clients.
- Conducted multiple portfolio-wide assessments of a client’s exposure in critical business lines, including providing strategic advice for existing and future claims practices.

Affiliations



Practice Areas



Insurance
Litigation

Credentials



Education

J.D., *magna cum laude*, George Mason University School of Law

B.A., *magna cum laude*, The George Washington University; Phi Beta Kappa

Law Journals

Notes Editor, *George Mason University Civil Rights Law Journal*

Bar and Court Memberships

District of Columbia Bar
Pennsylvania Bar
Virginia Bar
U.S. District Courts for the Eastern District of Pennsylvania, Eastern District of Virginia, Western District of Virginia, and Western District of New York

Certifications

Legal Lean Sigma Institute (LLSI) White Belt

- American Bar Association (ABA), Section of Litigation, Insurance Coverage Litigation Committee
- Professional Liability Underwriting Society (PLUS)
- Virginia Bar Association (VBA)
- Women's Bar Association of the District of Columbia (WBA)

Recognitions

- Received a *Business Insurance* magazine "Break Out" Award (2020)
- Recognized by *Law360* as a "Rising Star" in Insurance (2019)