

Bill Hight consults and testifies as an expert witness on insurance coverage interpretations and good faith handling of property and liability insurance claims.

In the course of a 42-year litigation practice in Seattle and Los Angeles, including 35 years devoted to insurance law, I have interpreted hundreds of insurance policies across a broad spectrum of coverages (homeowners, commercial property, builder's risk, commercial general liability, automobile, UIM, et al.) and overseen and coordinated the investigation of numerous property and liability claims. Rated "AV Preeminent" for over 25 years, I am a member of the Washington State Bar Association and State Bar of California. In addition, I have earned the Chartered Property Casualty Underwriter (CPCU) professional designation and the Certified Fraud Examiner (CFE) credential.*

As a lawyer I have worked with dozens of insurance companies and handled claims originating in nine western states. I have drafted manuscript liability policies for municipal risk pools; acted as advocate, appraiser or umpire in over 30 property loss appraisals; coordinated multiple-expert investigations of large commercial/industrial losses; investigated suspected incendiary fires, staged thefts and fraudulent schemes; litigated over 40 automobile bodily injury claims as appointed or coverage counsel; and investigated and resolved dozens of construction defect/water intrusion claims arising in residential and commercial settings.

As an expert consultant/witness, I have worked with over 40 different law firms and testified by formal report, deposition and/or trial in over 100 lawsuits in federal and state courts on behalf of both policyholders and insurance companies.

I am a graduate of Duke University (B.A.), the University of Southern California (M.A.) and the University of California, Davis (J.D.).

My extensive legal practice in this specialty, coupled with the professional education and training afforded by the Institute for CPCU and the Association of Certified Fraud Examiners, makes me uniquely qualified to testify concerning custom and practice in the industry, the factual reasonableness of policy interpretations, and good faith claim handling practices in the investigation, file maintenance and documentation, valuation, communications and resolution of insurance claims.