



Shareholder

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AV Rated



Practice Areas

- Administrative Practice
- Appellate Law
- Commercial Litigation and Appellate Advocacy
- Expert Witness
- Insurance Law and Regulation
- Receivership Law & Litigation

Karen Asher-Cohen is a founding shareholder of the Radey Law Firm. Karen regularly represents insurers before the Florida Office of Insurance Regulation. As a former Director of Insurer Services and Deputy Commissioner at the Department of Insurance, Karen has a keen insight into the issues pertaining to operating as an insurer or other licensed entity in the State of Florida, as both counsel and as an expert witness.

Karen received her B.A. in Spanish from the University of Massachusetts in 1979 and her J.D. with honors from Florida State University in 1982. Karen has a varied background in public service beginning with her career at the Florida State Attorney's Office in 1982. Karen served as a Statewide Prosecutor from 1984 to 1986. In 1986 she began working for the Florida Bar. Karen left the Florida Bar in 1991 to work as a senior attorney with the Florida Public Service Commission.

In 1993, Karen began her career with the then Department of Insurance as a senior attorney/prosecutor in the Division of Rehabilitation and Liquidation, working on complex receivership matters. Karen moved through the ranks, and as Director of Insurer Services, her responsibilities included oversight of six bureaus including Property & Casualty Insurer Solvency, Property & Casualty Forms and Rates, Life & Health Insurer Solvency, Life & Health Forms and Rates, HMOs, and residual markets. She was directly involved with applications to write all lines of business in Florida, the resolution of rate and form filing issues, as well as the oversight of market conduct examinations and investigations. Additionally, Karen represented Florida as a founding member of the International Commission on Holocaust Era Insurance Claims (ICHEIC). Karen ultimately became Deputy Commissioner before departing in 2000 to enter private practice.



Representative Publications and Presentations:

- US Travel Insurance Association, 2014 Annual Conference, “Regulatory Updates & Licensing Stance,” Bermuda, April 2014
- Life Settlement Conference 2011, Moderator/Panelist, Las Vegas, September, 2011
- AON Benfield Analytics Insight Conference, *Florida Insurance Uncovered*, New Orleans, July, 2011

Education:

- Florida State University College of Law, Tallahassee, FL, 1982, J.D.
Honors: With Honors
Law Review: Florida State University Law Review, Articles and Notes Editor
- University of Massachusetts, B.A., 1979
Honors: Cum Laude
Major: Spanish
- University of New Mexico, Quito, Ecuador

Professional Experiences:

- Radey Law Firm, Shareholder, 2003 - Present
- Katz, Kutter, Alderman, Bryant & Yon, P.A., Shareholder, 2000 - 2003
- Florida Department of Insurance, Deputy Commissioner; Deputy General Counsel;
Director, Division of Insurer Services; Senior Attorney, 1993 - 1999
- Florida Public Service Commission, Senior Attorney, 1991 - 1993
- The Florida Bar, 1986 - 1991
- Statewide Grand Jury, Prosecutor, 1984 - 1986
- Florida State Attorney's Office, Assistant State Attorney, 1982 - 1984

Professional Associations and Memberships:

- The Florida Bar, 1982
- U.S. District Court, Northern, Middle, and Southern Districts of Florida
- U.S. Supreme Court
- Tallahassee Women Lawyers



Representative Class Actions:

- *Swanson v. Auto-Owners Insurance Company*, Case No. 14-CA-12568-01-40, Eleventh Judicial Circuit, Miami-Dade County, Florida
- *Evelyn Addison; Bonita Axel; Mary Diem; Lorraine Epton; Margee A. Gaudreau; Jack Hodgkin; Joan M. Howell; Carol S. Levy; Barbara A. MacDonald; Joan M. Polter; Mary I. Rogers; Marcie L. Smith; Renee Thornton and David S. Turner, on behalf of themselves and all others similarly situated v. American Medical Security, a corporation and United Wisconsin Life Insurance Company, a corporation*, Case No. CL-00-01445-AB, Fifteenth Judicial Circuit, Palm Beach County, Florida. Ms. Asher-Cohen and Mr. Thomas represented the defendants in this statewide class action challenging the underwriting used by an out-of-state group for health insurance coverage provided to Florida residents.
- *Fireman's Fund*, Case No. 02-11717 CA LG (Twentieth Judicial Circuit, Lee County, Florida).
- *Auto Owners*, Case No. 2002 CA 00378G S (First Judicial Circuit, Okaloosa County, Florida).
- *Fung v. FAJUA*, Case No. 98-3590 CA 04 (Eleventh Judicial Circuit, Dade County, Florida)
- *Jeannie Kemmerer and Hugh McLaurin v. NAPF*, Case No. CA 01-4775 AI (Fifteenth Judicial Circuit, Palm Beach County, Florida)

Representative Appellate Cases:

- *Devonshire at PGA National, LLC v. State*, Case No. 1D12-3641 (Fla. 1st DCA 2013)
- *Fung v. FJUA*, 840 So.2d 1101 (Fla. 3d DCA 2003)
- *DOT v. Plummer*, 774 So.2d 945 (Fla. 1st DCA 2001)
- *AMS v. Addison*, 802 So.2d 357 (Fla. 4th DCA 2001)
- *Blackfoot N.B. v. Nelson*, 171 F. 3d 1237 (11th Cir. 1999)
- *Vesta Fire Ins. Corp. v. State*, 141 F. 3d 1427 (11th Cir. 1998)
- *Barnett Bank v. Nelson*, 517 U.S. 25 (1996)
- *DOI v. Cypress*, 660 So.2d 1177 (Fla. 1st DCA 1995)
- *Jim Mitchell & Co. v. DOI*, 679 So.2d 334 (Fla. 1st DCA 1996)

Professional Honors:

- Florida Trend Legal Elite - 2012, 2013
- Florida Trend Best Companies to Work For—2011, 2012, 2013

