

KC L. Hovda

Partner

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"As an advocate and counselor, it is my job to synthesize complex information so that clients can focus on making the right decision. I enjoy presenting clients with the risks and benefits of various strategies and then acting as a zealous advocate to achieve the best possible outcome for their business."

KC (Harding) Hovda is a commercial litigator who represents clients in complex business litigation, class actions, banking, and contractual matters. KC has worked collaboratively with clients in various sectors including financial services, energy, agribusiness, food retailers, and real estate. She has obtained favorable results for clients in state and federal courts.

KC has vast experience in class action litigation in a variety of subject matters, including wage and hour, bank fee disclosures, and toxic torts. She has had success with early motions to dismiss in class actions, as well as with posturing class actions for favorable class-wide settlements with broad releases.

KC is exceedingly adept at supporting large, national retailers, manufacturers, wholesalers, and distributors in high-stakes litigation. She understands that her business clients want to resolve disputes efficiently but also do not want to indulge or encourage frivolous claims. Her experience ranges from pre-litigation counseling, where she promotes a balanced approach to resolution, to fiercely defending a client's interests in complex litigation.

KC is particularly experienced at defending clients in the financial industry from lender liability claims. She has significant experience resolving claims against banks and other financial institutions under various lender liability theories, including alleged breaches of contract, statutory violations, and fraud-type claims.

From her experience as a litigator in Idaho, Washington, and Oregon, and as a clerk for Judge Richard Tallman of the U.S. Court of Appeals for the Ninth Circuit, KC has honed her writing skills. She has achieved success for clients through dispositive motion practice and through mediation and other methods of alternative dispute resolution. KC also has experience in appeals at the state and federal level, serving as co-chair of Miller Nash's Appellate Practice Group.

Education

J.D., University of Idaho, 2015

- Editor-in-Chief, *Idaho Law Review*, 2014-2015
- Faculty Award of Legal Achievement, 2015
- Alumni Award for Excellence, 2014
- Best Brief, Best Oralist, and Best Overall Advocate, Raymond C. McNichols Moot Court Competition, 2013
- Moot Court Board, Vice President of Oral Arguments, 2014-2015

B.A., Idaho State University, economics, 2012

Bar Admissions

Idaho, 2021
Washington, 2016
Oregon, 2016
Montana, 2024

Court Admissions

U.S. District Court, District of Idaho, 2021

U.S. District Court, District of Oregon

U.S. District Court, Western District of Washington, 2017

U.S. Court of Appeals for the Ninth Circuit, 2016

Professional Activities

- TruGrocer Credit Union, Board Member, 2024-present
- Idaho Women Lawyers, Member
- Idaho Association of Defense Counsel, Member
- Inns of Court—Boise Chapter, Member

Representative Experience

Banking Litigation

- Represents government agency in lawsuit alleging fraud-type claims related to origination of mortgage loan.
- Represents bank in complicated foreclosure action in Washington trial court and Court of Appeals. Received favorable opinion from Court of Appeals affirming the trial court's foreclosure decree and denying motion to stay foreclosure action and compel arbitration.
- Represents bank in dispute over whether designated beneficiary or prior beneficiaries should take IRA funds where there were allegations of duress and elder abuse at the hands of the designated beneficiary. When designated beneficiary sued the bank in federal court seeking disbursement of the IRA funds, successfully moved to stay the federal court action while a state court suit was pending over the duress and elder abuse allegations.

Commercial Litigation

- Represents company against multi-million dollar claims involving alleged product defect in railcar coating.
- Represents tribal entity in multi-million dollar lawsuit in tribal court filed against insurers for failure to pay COVID-19 business interruption insurance.
- Represented grocery retailer in breach of contract dispute involving complicated contract formation issues.

Class Actions

- Represented multiple regional banks in class action lawsuits regarding overdraft and insufficient fund fees and other fee disclosure issues. Succeeded on motions to dismiss in several of these class actions and negotiated favorable class-wide settlements in others.
- Represents energy clients in putative class actions related to toxic torts.
- Represents employer businesses in wage and hour and predictive scheduling class actions in state and federal court.

Energy

- Represents energy company in CERCLA litigation brought by state agency.
- Represented energy company in filing post-trial motions in defamation action.
- Advises energy company on issues related to document retention and record management.

Real Estate Litigation

- Secured multimillion-dollar arbitration award for real estate development company in a lease dispute over a tenant's failure to meet core obligations, including property insurance issues.

Publications

- "California's Wage-and-Hour Litigation Playbook Has Arrived in the Pacific Northwest," Miller Nash, *Employment Law in Motion* (July 2026)
- "Can Businesses Be Blamed for Murder? Washington Court Reaffirms That Retailer Is Not Liable for Unforeseeable Third-Party Criminal Acts," Miller Nash, *From the Ground Up* (May 2026)

Presentations

- "Climate Superfund and ESG," Texas Symposium on Climate Change and Energy Transition, panelist (Apr. 2025)

Recognition & Honors

- Selected for inclusion as a Mountain States Super Lawyer—Rising Star, 2023-present

Personal Activities

KC enjoys cooking, traveling, hiking, and spending time with her husband, her dog (Scooby), and her family and friends.