

## FACULTY SPOTLIGHT: PROFESSOR KENNETH KLEIN

To hear him tell it, in his unmistakable Texas drawl, Professor Kenneth Klein's career has rolled forward something like a tumbleweed — shaped by forces around him, pushed by circumstance into one opportunity after another to follow his curiosity and to be of service. His path has carried him from his hometown of Dallas, Texas, to the top of his class at the University of Texas Law, to partner at a national firm, and to his current roles as a beloved California Western professor and a renowned expert on homeowner insurance and natural disasters. Humbly, Professor Klein says that his long list of accomplishments as an attorney, professor, author, and adviser are most aptly described as blessings he's had the fortune to receive.

The son of a furniture salesman, Professor Klein spent his early years traveling across Texas with his father, absorbing the rhythms of sales and service. He liked the family business and assumed he'd eventually join it, but the wind took him in another direction when his natural talent for math and his father's encouragement — “An education will never hurt you” — led him to Rice University. He found himself in one of the world's most prestigious math programs, where he admits, “I got slaughtered,” although he credits the program with laying the foundation for a long career doing hard intellectual work.

In tumbleweed fashion, Professor Klein says, “I went to law school because it was something to do.” His brother had nabbed his spot in the family business, law school was affordable in Texas at the time, and the “mental exercise” of the law intrigued him. “Maybe I'll bang around and do this for a while,” he thought. As it turns out, he had a natural knack for legal reasoning as well. “I'm one of those people who, by dumb luck, has a mind that organizes information exactly the way law schools expect you to.” A tumble to the top of the class.

Professor Klein credits much of his success in law school to the lack of pressure he felt: “I didn't think I'd be a lawyer, so I wasn't stressed about



competing.” As a 1L Civil Procedure Professor, Professor Klein now makes it a priority to help his students clear their own mental clutter. He speaks with reverence of CWSL students, “They have enormous courage. They're reaching to change the story of their families generationally. And they're flying without a net. So, they need to remember what brought them to law school in the first place,” he says, encouraging them to focus on learning rather than performance. “When they announced that they were going to law school, a bunch of people around them said ‘Don't do that.’ I try to convince them not to carry the expectations of others — to do it for what's motivating them.” Starting each October, he'll begin each class with a “moment of Zen,” breaking out of the curriculum to talk about success and failure — how grades assess knowledge not worth.

By the time Professor Klein graduated from Texas

Law, he had secured a position as a business litigator with Haynes and Boone in Dallas. Ten weeks before graduation, he met his wife, CWSL Professor Emerita Lisa Black, and marriage soon followed. Two years later, Black pulled out a map, insisting they leave Texas. They settled on San Diego, and the tumbleweed rolled to the Pacific.

Professor Klein says that becoming a professor was yet another unexpected twist of fate. He spent 20-plus years as a civil litigator, eventually becoming partner at Foley & Lardner LLP, and he loved the work. “Every case introduced me to a world I knew nothing about. I got to dive deep into someone’s life and business, solve puzzles, and then move on to the next.” As he rose through the ranks, he found himself spending more time bringing in business and less time solving those puzzles. When Professor Klein was diagnosed with serious heart disease, his doctor made it clear: “Your job is killing you.” Professor Klein asked, “Would you prefer if I were a professor?” The doctor said, “That’d be great.” With an offer from California Western on the table, yet another choice was made for him.

2003 marked a critical juncture in Professor Klein’s life and career. That year, the Cedar Fire burned 2,400 homes in San Diego, including Professor Klein and Black’s. By sheer luck, theirs was one of the only houses on the block that was fully insured. His neighbors, who assumed they were completely covered, were devastated to learn otherwise. Knowing next to nothing about insurance law, Professor Klein realized how fortunate he was. So, he dove into research, determined to understand why so many homeowners were left unprotected

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and how the system had failed them. Four years later, the Witch Creek Fire struck, and this time Professor Black organized relief efforts, sending her husband into the field as a legal adviser. Their work earned him the State Bar’s Pro Bono Attorney of the Year award.

That experience reshaped Professor Klein’s professional focus. “I knew a little about something almost nobody else did,” he says. When he became a professor, he switched his academic focus to insurance law, aiming to help disaster survivors and policymakers understand the gaps in coverage that leave so many vulnerable. Professor Klein estimates that “in a catastrophic event, the overwhelming likelihood is that you wanted full insurance, you thought you had it, and you’re short by a lot. If past is prologue, people will be short by easily 50%.”

Having turned his passion for understanding into a niche expertise, Professor Klein has become a key advocate and adviser for survivors of natural disasters. Last year, Professor Klein’s work was featured in an expose about banks profiting off insurance payouts from the devastating fire in Lahaina, Maui. This year, he has been deeply involved in assisting those affected by the Los Angeles wildfires. Volunteering at United Policyholders’ Disaster Relief Center, he is working directly with homeowners, providing guidance on everything from securing temporary housing to negotiating with insurance adjusters.

“It’s the same line people always hear: ‘I can’t imagine what you’re going through,’” Professor Klein says about survivors. “The enormous power of United Policyholders is that everyone who volunteers there can say, ‘I know exactly what you’re going through.’” Professor Klein shows people the picture of his house the day after it burned down and gives them practical responses





for those who will ask, “What can I do to help?” ““Yes, give me a gift card until I have a place to stay.’ ‘Yes, please bring me food — in containers I can keep.””

Professor Klein is clear-eyed about the challenges ahead for survivors: “No matter what, the path is harder and more uneven than you think it’s going to be. And you’re going to have to do something that is incredibly hard—accept help.” Yet he remains unequivocally hopeful: “Everyone gets back home. And along the way, you’ll be astonished by how many people come out of the woodwork to help and by the number of blessings you’re showered with.”

Professor Klein’s passion for service has helped California Western expand its reach in the community. In 2005, Professor Ellen Beck, the founder of UCSD’s student-run free clinic, approached Professor Klein and Professor Linda Morton about starting a similar clinic at CWSL. That same year, the Community Law Project (CLP) was launched at a single site in downtown San Diego, with Professor Klein serving as the first volunteer supervising attorney. Twenty years later, Professor Klein continues to serve as President of the CLP Advisory Board, and CLP is now a cornerstone of legal aid in the city, providing free legal services to over 1,000 clients every year. “People have a screaming need,” Professor Klein says, and quotes one of his own professors who said, “We do not have too many lawyers. We have an enormous amount of unmet legal need.”

Looking back on an incredible career, Professor Klein says his success isn’t measured by accolades or expertise but by the opportunities he’s had — and still has — to learn, to teach, to serve, to “become a better human.” As far as he’s come, he maintains, “the journey was the value.”

## Off Campus with Professor Klein

### WHAT ARE YOU READING?

I’m reading a book recommended by a student who was a commander in the Navy. It’s called *Six Frigates*, about the early days of the U.S. Navy. It’s fantastic.

### WHAT ARE YOU WATCHING?

I’m in the middle of *Severance*. I’m not sure if I love it or hate it. It’s like being in an escape room — it’s kind of fun but kind of really not.

### WHAT ARE YOU LISTENING TO?

Every soccer podcast imaginable. We’re big sports fans in my family — all Dallas sports.

### RONALDO OR MESSI?

Messi. That’s a stupid question. He sees the future as if he is in it.

### OTHER THAN SOCCER, WHAT ELSE DO YOU DO FOR FUN OR RELAXATION?

Travel, read, spend a bunch of time with my wife and kiddos.