

BRITTA M. MOSS, CPCU, SCLA, AIC-M
PROPERTY & CASUALTY CLAIM CONSULTANT
EXPERT WITNESS

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OVERVIEW

Over 25 years in the Property & Casualty Insurance Industry with experience ranging from front-line claim handling through corporate-level management and involved in claim matters nationwide.

Retained as an expert witness in both insurer defense and plaintiff cases.

Eighteen years of property and casualty claims handling, supervision, training and management.

Key strengths in claim handling best practices, industry standards and coverage analysis.

Experience in a wide variety of personal and commercial lines exposures including: auto damage, homeowner losses, & commercial property; bodily injury, personal injury & property damage liability; commercial general liability; uninsured/underinsured motorists, medical payments, personal injury protection.

Highly experienced in management of bad faith, extra-contractual and other E&O exposures.

Conscientious, objective, detail-oriented without losing sight of big picture, positive attitude.

EDUCATION & PROFESSIONAL DESIGNATIONS

BA	The Ohio State University Bachelor of Arts in Criminology Graduated Magna Cum Laude	1994
SCLA-Silver	American Educational Institute, Inc. SCLA Silver Award	2020
	American Educational Institute, Inc. Property Claim Law Associate	2020
AIC-M	Insurance Institute of America Associate in Claims-Management	2016
SCLA	American Educational Institute, Inc. Senior Claims Law Associate	2006
	American Educational Institute, Inc. Fraud Claim Law Associate	2006
	American Educational Institute, Inc. Casualty Claim Law Associate	2005
	American Educational Institute, Inc.	2005

	Automobile Claim Law Associate	
	American Educational Institute, Inc. Legal Principles Claim Specialist	2004
CPCU	Insurance Institute of America Chartered Property Casualty Underwriter	2003
AIC	Insurance Institute of America Associate in Claims	1998

PROFESSIONAL EXPERIENCE

Britta M. Moss

Delaware, Ohio

Consultant/Expert Witness, Highbanks Insurance Professionals 2014- present

- Provide consultation services in the areas of industry standards and best practices, claim handling procedure and management, and bad faith exposure management.
- Expert Witness services on a case-by-case basis including review, analysis, written opinions, and deposition & trial testimony for both insurer defense and plaintiff matters.
- Partnership with Chris A. Johnson for educational seminars and presentation requests.

Independent P&C Claims Consultant 2012-2014

- Professional support in property & casualty claim matters in areas of analysis, evaluation and strategy.
- Provide insight and analysis of matters involving bad faith allegations and exposures.
- Coverage review and analysis for personal and commercial lines claims, first and third party.
- Audit services to assess adherence to industry standards and insurer internal claim handling requirements, as well as individual claim file and targeted audits.
- Discovery disclosure guidance and assistance.

State Auto Insurance Companies 1994-2012

Columbus, Ohio

Core Management Team 2009-2012

Corporate Claim Manager 2009-2012

Corporate Claim Consultant/Specialist 2007-2009

Managed Litigation and General Adjuster teams while directing casualty claim handling and litigation functions for numerous territories along with oversight responsibility for various special projects. Provided direct authority for reserving and settling claims in excess of \$100,000 and complex cases involving commercial general liability, personal and commercial auto liability, and homeowner liability. Collaborated with defense counsel to provide appropriate defense of insured and/or insurer or formulate settlement strategy, including use of appropriate legal filings such as declaratory judgment actions.

Responsible for oversight of claims (property & casualty, personal & commercial lines, first & third party) involving bad faith allegations and extra-contractual exposure. Reviewed reported matters, provided direction for defense strategy and disposition, ensured consistent and appropriate corporate discovery responses, reported internally to General Counsel, and provided timely and accurate reporting to excess insurers.

- Developed and implemented a National Coordinating Counsel program for oversight of bad faith litigation and exposure. Program coordinated efforts of NCC, local defense counsel, claim handlers, excess insurers/reinsurers, and key stakeholders in other departments.

- Served on Litigation Compliance and Disclosure Control Committee responsible for various SEC disclosures involving extra-contractual exposures.
- Established and managed company-wide program for procurement of coverage opinions to ensure consistent and efficient practice and coordination with local defense counsel.
- Served on Large Loss Committee providing direction for resolution or defense, and/or authority for reserve or settlement for exposures in excess of \$500,000.
- Participated in company E&O policy annual review and renewal process.
- Special projects as assigned, including: interviewing for new hires, vetting computer claim handling programs, review of panel counsel qualifications, coordination with house counsel, and acquisition due diligence projects.
- Performed day to day supervisory functions including temporary status reviews, performance reviews, budgeting responsibilities, and salary administration duties.
- Promoted good faith handling practices consistent with company policy and stressing objectivity, fairness and flexibility.

Claim Examiner/Senior Claim Examiner

2003-2007

Directed front-line litigation claims operations, supervised non-litigated claims handled by regional claim representatives, and managed independent contractors for case-by-case assignments. Responsible for large inventory of claim files involving primary and umbrella policies, personal and commercial auto, homeowner, commercial general liability, bad faith, employment practices, environmental exposures, product liability, premises liability and professional liability. Responsible for prompt, thorough, and objective investigations, proper coverage analysis, compliance with applicable state laws, statutes, and regulatory notifications, accurate injury/damage evaluations, fair negotiations and appropriate disposition of claims.

- Coordinated investigative efforts conducted by regional claim representatives, independent adjusters, and defense counsel to obtain relevant documentation such as investigation reports, medical or financial records, property inspections, scene investigations, surveillance, recorded interviews, written discovery, and depositions.
- Thorough analysis of coverage issues, including use of reservation of rights letters, non-waiver agreements, legal opinions and declaratory judgment actions as appropriate.
- Continual study of applicable state laws, statutes, and regulations affecting application of policy language and other key issues.
- Maintained multiple state adjusting licenses.
- Front-line evaluation and review of evaluations by claim representatives for minor bodily injury to serious injury or fatal losses, as well as evaluation of injury causation.
- Front-line evaluation and review of evaluations by claim representatives for property damage losses, including claims involving workmanship, depreciation or cause of loss disputes.
- Negotiated resolution of claims as appropriate: by telephone, via written correspondence, attendance at voluntary mediation, court-ordered mediation, through defense counsel or directly with plaintiff counsel.
- Resolved claims via settlement, structured settlements, arbitration, mediation agreement, court opinion or trial.

Claim Supervisor/Head of Training

1999-2003

Supervised unit of entry level claim handlers in newly formed central claims department. Partnered with home office staff to establish claim handling best practices. Effectively developed dozens of associates toward successful performance in claim functions; resulting in many going on to continued productive claims careers or other insurance professions.

- Responsibility for oversight of thousands of claims handled each year for a continually expanding number of states of operation.
- Performed day to day supervisory functions including temporary status reviews, performance reviews, budgeting responsibilities, and salary administration duties.
- Onboarded dozens of entry-level associates, conducted comprehensive training on claim handling procedure, customer service, computerized claim system, documentation, investigations, recorded statements, policy structure, policy coverages, communications, damage evaluations, negotiation techniques and settlement requirements.

Claim Representative/Senior Claim Representative

1995-1999

Handled large volume of multi-line claims in regional claims office. Conducted all aspects of claim handling from initial file set up through disposition. Claims assigned from multi-state region. Responsible for investigation, coverage analysis, damage evaluation, negotiation and settlement.

- Performed day to day claim representative duties including: property inspections, scene investigations, vehicle damage estimates, residential damage scope and repair estimates, recorded statements, obtain medical/information release authorizations, order police/fire reports, review contents inventories, proofs of loss, damages evaluations, coordination of external vendors, rental car approval, resolve storage fees, negotiations with policyholders, claimants and attorneys, obtain releases, and issue claim payments.
- Handle a wide-range of claim-types including, but not limited to: minor parking lot collisions, deer hits, storm damage to homes & commercial buildings, damage to other structures, weather catastrophe claims, slip and falls, product liability, business income loss, increased business expense, serious bodily injury, disputed liability, single & multiple vehicle accidents, pedestrian accidents, questionable coverage, fatalities, faulty workmanship, building code/upgrade issues, auto total loss, fire, theft, collapse, water damage, hail damage, ice damming, sewer/drain back up, uninsured/underinsured motorists, medical payments, personal injury protection, suspicious and/or fraudulent claims.

CONTINUING EDUCATION

Property Claim Law Program American Educational Institute Property Insurance Principles Fire & Extended Coverage Perils Loss Adjustment & Subrogation Arson & Fraud Homeowners: Property Coverage Homeowners: Liability Coverage Commercial Property Coverage Inland Marine	2020
American Association of Insurance Management Consultants AAIMCo Annual Member Conference Charleston, SC	2019
Reservation of Rights- Individual Course American Educational Institute	2018
Property Law Moritz College of Law, The Ohio State University	2018
Tort Law Moritz College of Law, The Ohio State University	2017
Legal Analysis & Writing I Moritz College of Law, The Ohio State University	2017
American Association of Insurance Management Consultants AAIMCo Annual Member Conference San Antonio, TX	2016
Associate in General Insurance Program The Institutes- Risk & Insurance Knowledge Group Ethical Guidelines for Insurance Professionals	2016

Associate in Claims-Management Program (AIC-M) The Institutes- Risk & Insurance Knowledge Group Claims Leadership & Organizational Alignment	2016
Navigating Through Statutes, Insurance Policies, and Regulations The Ohio Association for Justice, Columbus, OH	2016
Preventing Bad Faith by Building a Continuing Education Culture CPCU Society, Webinar	2015
Ohio Insurance Bad Faith Law Seminar: The Good, the Bad, and the Ugly Cleveland Metropolitan Bar Association Ohio Insurance, Cleveland, OH	2015
Bad Faith and Extra-Contractual Liability Seminar Defense Research Institute Insurance, Washington, DC	2011
Advanced Casualty Claims Seminar Munich Re, Madison, WI	2011
Insurance Bad Faith and Extra-Contractual Claims Symposium Defense Research Institute, Boston, MA	2009
Bad Faith Insurance Claims in Ohio National Business Institute, Columbus, OH	2008
Insurance Bad Faith Claims Lorman Education Services, Columbus, OH	2007
Fraud Claim Law Program American Educational Institute, Inc. Recognizing Fraud Special Investigation Proving Fraud The Policy & Its Requirements Bad Faith Advanced Legal Issues Auto Insurance Fraud	2006
Property Loss Research Bureau -Claims Conference Nashville, TN	2006
Automobile Claim Law & Coverage Program American Educational Institute, Inc. Automobile Insurance Principles Law of Automobiles Law of Auto Insurance: No Fault & Med Pay Law of Automobile Liability Insurance Law of Auto Insurance: UM & UIM Law of Auto Insurance: First Party Property Damage	2005
Landrum & Shouse, LLP with Insurance Institute of Kentucky Bad Faith & UCSP Lexington, KY	2005
Casualty Claim Law Program American Educational Institute Liability Insurance Principles Comparative Negligence Contribution & Settlements Law of Evidence Pleadings & Practice Law of Insurance: General Liability	2004-2005

Products Liability Alternative Dispute Resolution Employment Practices Liability	
Legal Principles Program American Educational Institute Law of Contracts Tort Concepts Tort Theories & Defenses Law of Agency Law of Bailments Law of Damages Law of Subrogation	2004
Chartered Property & Casualty Underwriter Program (CPCU) The Institutes- Risk & Insurance Knowledge Group Personal Insurance & Risk Management Insurance Operations Accounting & Finance Economics Commercial Liability Insurance & Risk Management Commercial Property Insurance & Risk Management The Legal Environment Of Insurance Foundations Of Risk Management, Insurance & Professionalism	1999-2003
Associate In Claims (AIC) Insurance Institute of America The Claims Environment Workers Compensation & Medical Aspects of Claims Property Loss Adjusting Liability Claim Practices	1997-1998
Program in General Insurance Insurance Institute of America Property & Liability Insurance Principles Personal Insurance Commercial Insurance	1994-1996
Introduction to Claims Insurance Institute of America	1995

PRESENTATIONS / OTHER

Ohio-Based Mutual Insurance Company Closed Claim Audit- Commercial Property & Casualty, Personal Home & Auto, Farm Auto, Home & Business	2019
Bankrate, LLC Interview for Article, <i>"Homeowners Insurance: 7 Things to Know About What Hurricane-Related Damage is Covered"</i>	2018
All-Ohio Legal Forum Panelist, <i>"Best Practices in Pre-Litigation Personal Injury Settlement Negotiations"</i> Ohio State Bar Association, Cincinnati, OH	2016
Presenter, <i>"Insurer Perspective: Claims with Coverage Issues"</i> 2016 Advanced Insurance Coverage Law Seminar Insurance Claims File Issues in Insurance Coverage & Bad Faith Actions Summit & Stark County Associations for Justice, North Canton, OH	2016

Presenter, "P&C Claim Handling: Yesterday, Today and Tomorrow" AAIMCo- 2016 Annual Conference, San Antonio, TX	2016
Presenter, "Behind the Scenes: Insurer View of Bad Faith Exposures" Central Ohio Association for Justice Membership Dinner, Columbus, OH	2016
Presenter, "Behind the Scenes: Insurer Claims Operations and Extra Contractual (Bad Faith Claim Exposures)" Navigating Through Statutes, Insurance Policies, and Regulations The Ohio Association for Justice, Columbus, OH	2016
Presenter, "The Proper Care and Feeding of Expert/Consultant Witnesses in Insurance Bad Faith Litigation" The Good, the Bad, and the Ugly: Ohio Insurance Bad Faith Law 2015 Cleveland Metropolitan Bar Association, Cleveland, OH	2015
Moderator/Speaker, "Inside the Claim Evaluation Process" Members Only Roundtable Central Ohio Association for Justice, Columbus, OH	2015
XL Companies Conducted Audit of TPA handling of hurricane claims	2013

PROFESSIONAL AFFILIATIONS

AAIMCo (American Association of Insurance Management Consultants) <i>Professional Member</i> <i>Associate Member</i> AAIMCo is an association of consultants to the insurance industry, serving insurance companies, attorneys, insurance agents and brokers, and their customers.	2016-present 2015
CPCU SOCIETY – Columbus, OH Chapter Primary Interest Group: Coverage, Litigators, Educators, and Witnesses	2003-present
SOCIETY OF CLAIM LAW ASSOCIATES	2006-present
CLAIMS & LITIGATION MANAGEMENT ALLIANCE <i>Fellowship</i>	2015-present

COMMUNITY SERVICE

Olentangy Local Schools Attendance Boundaries Committee Member Powell, Ohio	2015-present
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