

# BRITTA M. MOSS, CPCU, SCLA, AIC-M

## PROPERTY & CASUALTY CLAIM CONSULTANT

### EXPERT WITNESS

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1450 Home Road  
Delaware, Ohio 43015

### OVERVIEW

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- Property & Casualty Insurance Industry consultant with over 25 years' experience in personal and commercial lines claims.
- Experience as a Claim Representative, Litigation Examiner, Supervisor, Trainer and Manager.
- Has handled, supervised, managed and provided training for claims involving auto damage, personal & commercial property damage, bodily injury, personal injury, property damage liability, commercial general liability, uninsured/underinsured motorists, medical payments, personal injury protection, allegations of bad faith and extra-contractual exposure.
- Experienced expert witness for both plaintiff and insurer defense cases.

### EDUCATION

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<b>BA</b>	The Ohio State University Bachelor of Arts in Criminology Graduated Magna Cum Laude	1994
	The Ohio State University Moritz College of Law	
	Property Law Course	2018
	Tort Law Course	2017
	Legal Analysis & Writing I Course	2017

### PROFESSIONAL DESIGNATIONS & CERTIFICATIONS

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<b>SCLA-Silver</b>	American Educational Institute, Inc. SCLA Silver Award	2020
<b>PCLA</b>	American Educational Institute, Inc. Property Claim Law Associate	2020
<b>AIC-M</b>	The Institutes Associate in Claims-Management	2016
<b>AINS</b>	The Institutes Associate in Insurance	2016

<b>SCLA</b>	American Educational Institute, Inc. Senior Claims Law Associate	2006
<b>FCLA</b>	American Educational Institute, Inc. Fraud Claim Law Associate	2006
<b>CCLA</b>	American Educational Institute, Inc. Casualty Claim Law Associate	2005
<b>ACLA</b>	American Educational Institute, Inc. Automobile Claim Law Associate	2005
<b>LPCS</b>	American Educational Institute, Inc. Legal Principles Claim Specialist	2004
<b>CPCU</b>	The American Institute for CPCU Chartered Property Casualty Underwriter	2003
<b>AIC</b>	Insurance Institute of America Associate in Claims	1998
<b>INS</b>	Insurance Institute of America Program in General Insurance	1996
<b>CLAIM</b>	Insurance Institute of America Introduction to Claims	1995

## **PROFESSIONAL EXPERIENCE**

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### **P&C Claim Consultant/Expert Witness (Britta M. Moss)**

**2016-present**

- Provide claim consultation and expert witness services for both plaintiffs and insurer defendants.
- Provide consultation in industry standards, practices and norms for personal and commercial property and casualty claim handling procedure, supervision and management, as well as bad faith exposure management.
- Experience as both consulting and testifying expert in litigation matters. Case review, analysis, written opinions, rebuttals, affidavits, disclosures, deposition testimony and trial testimony.
- Provide claim file or claim department audit services and seminars/presentations.

### **Consultant/Expert Witness (Highbanks Insurance Professionals, LLC)**

**2015- 2016**

- 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.
- Partner with Chris A. Johnson for seminars and presentations.

### **Independent P&C Claims Consultant (Britta M. Moss)**

**2012-2014**

- Professional support in property & casualty claim matters in areas of analysis, evaluation and strategy.
- Provide consultation 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 to excess insurers.

**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 investigation, coverage analysis, compliance with applicable state laws, statutes, and regulatory notifications, injury/damage evaluations, negotiation and disposition of claims.

**Claim Supervisor/Head of Training**

1999-2003

- Supervised unit of entry level claim handlers in newly formed central claims department and partnered with home office staff to establish claim handling best practices.
- 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. 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.

**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. Responsible for investigation, coverage analysis, damage evaluation, negotiation and settlement.
- Claims assigned from multi-state region.

## INVITED PRESENTATIONS

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

## PROFESSIONAL AFFILIATIONS

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<b>AAIMCo</b> (American Association of Insurance Management Consultants) <i>Professional Member</i> <i>Associate Member</i>	2016-present 2015
<b>CPCU SOCIETY</b> – Columbus, OH Chapter Primary Interest Group: Coverage, Litigators, Educators, and Witnesses	2003-present
<b>SOCIETY OF CLAIM LAW ASSOCIATES</b>	2006-present
<b>CLAIMS &amp; LITIGATION MANAGEMENT ALLIANCE</b> <i>Fellowship</i>	2015-present

## COMMUNITY SERVICE

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<b>Precinct Election Official</b> November 3, 2020 General Election Delaware County, Ohio	2020
<b>Olentangy Local Schools</b> Attendance Boundaries Committee Member Powell, Ohio	2015-2017

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