

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

1450 Home Road | Delaware, OH 43015

main 740-201-8873 | mobile 614-439-4861 | fax 614-504-0553

[britta.moss@hip-consulting.com](mailto:britta.moss@hip-consulting.com)

## **P&C CLAIM CONSULTANT, EXPERT WITNESS**

**OVER 20 YEARS PROPERTY & CASUALTY CLAIMS EXPERIENCE, INCLUDING 18+ YEARS WITH "A" RATED AM BEST P&C INSURANCE CARRIER**

*Highly experienced in management of bad faith, extra-contractual and other E&O exposures. Key strengths in technical expertise, particularly coverage analysis and claim handling best practices. History of successful involvement with complex claims, litigation, management and oversight. First-hand experience as front-line claim handler, unit supervisor, trainer, and manager. Motivated, objective, detail-oriented without losing sight of big picture, positive attitude.*

### **AREAS OF EXPERTISE**

- Bad Faith Exposure Identification
- UCSPA Compliance
- Claim File Auditing
- Claim Handling Practices
- Coverage Analysis
- Personal & Commercial Lines
- Large Losses & Complex Exposures
- Extra-Contractual Exposure Issues
- Management of Bad Faith Claims & Litigation
- Claim Personnel Management & Supervision
- Claim Personnel Training

### **PROFESSIONAL EXPERIENCE**

#### **HIGHBANKS INSURANCE PROFESSIONALS**

DELAWARE, OHIO 2014 – PRESENT

#### **CLAIM CONSULTANT / EXPERT WITNESS**

Claim Consultant, Providing Consultation Services In The Areas Of Bad Faith Exposure Management, Claim Issues, Training, Auditing, Policy And Procedure, And Corporate Discovery Planning & Management. Expert Witness Services, Including Analysis And Testimony, On A Case-By-Case Basis.



# AAIMCo (AMERICAN ASSOCIATION OF INSURANCE MANAGEMENT CONSULTANTS)

## PROFESSIONAL MEMBER

2015- PRESENT



[WWW.AAIMCO.COM](http://WWW.AAIMCO.COM)

AAIMCo is an association of consultants to the insurance industry, serving insurance companies, attorneys, insurance agents and brokers, and their customers.

## INDEPENDENT PROPERTY & CASUALTY CLAIMS CONSULTANT

DELAWARE, OHIO 2012 - 2014

Provide expert support for clients in the areas of analysis, evaluation, and strategy. Property and casualty lines coverage interpretation and analysis for both personal and commercial exposures, first and third party. Provide valuable insight and assessment regarding bad faith allegations and exposures. Discovery disclosure assistance- interrogatory response and compilation of relevant documents for production from claim file to organization level. Evaluation of bodily injury claims, including compilation or analysis of demand packages and settlement negotiation support. Evaluation of allocation of liability exposure with recommendations for additional fact investigation and legal research. Auditing services ranging from adherence to company's internal claim handling requirements to individual claim file and targeted audits.

## STATE AUTO INSURANCE

COLUMBUS, OHIO 1994 - 2012

*SUPER-REGIONAL PROPERTY AND CASUALTY INSURANCE COMPANY WRITING INSURANCE IN 37 STATES IN STANDARD (PERSONAL AND COMMERCIAL LINES), SPECIALTY LINES AND MIDDLE MARKETS WITH ANNUAL SALES OF \$1.5 BILLION.*

**Core Management Team** (2009 to 2012)

**Corporate Claim Manager** (2009 to 2012)

**Corporate Claim Consultant/Specialist** (2007 to 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 company 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 insureds and/or insurer, including formulation of trial and settlement strategy, and authorization of declaratory actions. Responsible for oversight of company-wide claims involving bad faith allegations and litigation ensuring consistent and appropriate responses, and provide timely and adequate reporting to excess insurers.

- **Developed company-wide National Coordinating Counsel program for oversight of bad faith litigation and exposure;** managed program contract negotiations. Coordinated oversight of bad faith litigation for all states of operation and all lines of business. Partnered with National Coordinating Counsel, local defense counsel, claim handlers, and excess insurers, reinsurers and key stake holders in other departments. Responsible for defense strategy, discovery disclosure content, accuracy and consistency, disposition of claims and reporting to Litigation Compliance and Disclosure Control Committee as well as appropriate excess insurers and reinsurers.

- **Established and managed company-wide program for procurement of coverage opinions** for casualty claims. Partnered with legal counsel to establish practice for cataloging of opinions for consistency and efficiency, served as liaison for coordination with local defense counsel.
- **Promoted good-faith claim handling practices** consistent with company policy and procedure, stressing objectivity, fairness, and flexibility.
- **Coached and mentored direct reports resulting in upward promotions.** Fostered a positive environment, encouraging teamwork, open communication and accountability.
- **Extensive involvement in litigation strategy development and budgeting at all phases,** from early resolution to post-trial motions and appeals.
- **Successfully oversaw resolution of hundreds of litigated claims with values ranging up to seven figures;** cases involved both representing company and policyholders as named defendants and negotiating acceptable outcomes at various stages of litigation.
- **History of success driving defense of claims of no liability to jury verdict;** skilled in resolution of coverage issues, including defense under reservation of rights and use of declaratory judgment actions.
- **Highly experienced in balancing defense counsel efforts with insurer expectations.** Seamless collaboration with house counsel, panel counsel, outside legal counsel and expert witnesses.
- **Interview Team Member;** involved in recruiting, interviewing, and hiring of various professional positions including Claims Counsel, supervisory personnel and entry-level associates. Often utilized as a cross-department interviewer.
- **Involved in E&O policy annual review and renewal process.** Made recommendations regarding liability limits and retention amounts; identified coverage conflicts and gaps in areas of bad faith exposure between company's E&O insurers and reinsurers.
- **Participated as a standing member of Large Loss Committee** in reviewing, providing direction and extending reserve and settlement authority for all casualty claims with exposures in excess of \$500,000.
- **Supervised claim handling teams** including large loss adjusters, litigation examiners, and bond examiners.

### **Claim Examiner** (2003 to 2007)

**Directed front-line litigation claims operations with responsibility for all phases of claims handling.** Occasionally involved in appeals; operated autonomously on authorized cases and sought additional support for larger cases. Supported Claims Adjusters reporting on files and managed independent contractors involved in certain investigations. Successfully resolved dozens of cases via mediations and other alternative dispute resolution methods.

- **Achieved fast-track promotion throughout tenure** to positions of increasing responsibility and authority.
- **Successfully obtained key information and kept current** on state laws, statutes, and regulatory notifications impacting policy language and handling of claims.
- **Managed large inventory consisting of wide range of liability claims;** both primary and umbrella policies, personal and commercial auto, CGL, bad faith, employment practices, environmental, product, premises and professional.
- **Coordinated all investigative efforts conducted by regional claim representatives,** independent adjusters, and defense counsel to obtain relevant written reports and records, scene investigations, surveillance, and recorded interviews, as well as interrogatories or requests for production and witness depositions.
- **Responsible for evaluation of wide range of damage types** from minor bodily injury claims to fatalities, damage to both personal and commercial property, emotional distress and punitive damages while relying on experience, defense counsel input, and expert witness findings.

- **Conducted and/or managed negotiation efforts by phone**, in person, via mediation, through defense counsel or directly with plaintiff counsel.
- **Reached resolution of litigated and non-litigated claims whether by settlement or structured settlement**, use of reservation of rights and/or declaratory action for coverage disputes, arbitration or trial.

### **Claim Supervisor/Head of Training** (1999 to 2003)

**Supervised unit of entry level claim handlers**, assuming responsibility for conducting file audits performance reviews and administrative duties. Partnered with home office staff to establish claim handling best practices.

**Responsible for all onboarding and training of entry level claims personnel.** Effectively developed dozens of associates toward successful performance in claims functions, resulting in establishment of productive claims careers or other insurance professions for many.

### **Claim Representative** (1995 to 1999)

**Successfully handled and concluded all aspects of assigned claims** for both personal and commercial lines. Lines of business included: private passenger auto, home owners, commercial auto, commercial property and commercial general liability.

**Developed expertise in coverage analysis**, investigations, damages evaluations, and negotiated settlements. Skills included: statements, scene inspections, automobile total losses, injury evaluations and scoping of property losses.

## **EDUCATION / PROFESSIONAL DESIGNATIONS**

### **THE OHIO STATE UNIVERSITY** Columbus, Ohio (1994)

Bachelor of Arts in Criminology

Graduated Magna Cum Laude

### **INSURANCE INSTITUTE OF AMERICA**

Associate in Claims-Management (2016)

Associate in General Insurance (2016)

Chartered Property Casualty Underwriter (2003)

Associate in Claims (1998)

General Insurance Certificate (1997)

### **AMERICAN EDUCATIONAL INSTITUTE, INC.**

Senior Claims Law Associate (2006)

# **CONTINUING EDUCATION**

*The Institutes*  
**Claims Leadership & Organization Alignment (AIC 47)**  
(February 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)

**Cleveland Metropolitan Bar Association Ohio Insurance The Good, the Bad, and the Ugly:**  
**Ohio Insurance Bad Faith Law Seminar**  
(Cleveland, OH, 2015)

**Defense Research Institute Insurance Bad Faith and Extra-Contractual Liability Seminar**  
(Washington, DC, 2011)

**Munich Re Advanced Casualty Claims Seminar**  
(Madison, WI, 2011)

**Defense Research Institute Insurance Bad Faith and Extra-Contractual Claims Symposium**  
(Boston, MA, 2009)

**National Business Institute- Bad Faith Insurance Claims in Ohio**  
(Columbus, OH, 2008)

**Lorman Education Services- Insurance Bad Faith Claims**  
(Columbus, OH, 2007)

**Property Loss Research Bureau -Claims Conference**  
(Nashville, TN, 2006)

**Landrum & Shouse, LLP with Insurance Institute of Kentucky - Bad Faith & UCSP**  
(Lexington, KY, 2005)

## **LICENSING HISTORY**

Successfully obtained & maintained adjuster licenses as required for claim handling.

CT, FL, KY, NC, OK, RI, SC, TX, VT, WV

# **PRESENTATIONS**

**Ohio State Bar Association**

**All-Ohio Legal Forum**

**Panelist, “Best Practices in Pre-Litigation Personal Injury Settlement Negotiations”**

(Cincinnati, OH, April 2016)

**Summit & Stark County Associations for Justice**

**2016 Advanced Insurance Coverage Law Seminar**

**Insurance Claims File Issues in Insurance Coverage & Bad Faith Actions**

**Presenter, “Insurer Perspective: Claims With Coverage Issues”**

(North Canton, OH, April 21, 2016)

**AAIMCo- 2016 Annual Conference**

**Presenter, “P&C Claim Handling: Yesterday, Today and Tomorrow”**

(San Antonio, TX, April 2016)

**Central Ohio Association for Justice**

**Membership Dinner**

**Presenter, “Behind the Scenes: Insurer View of Bad Faith Exposures”**

(Columbus, OH, March 2016)

**The Ohio Association for Justice**

**Navigating Through Statutes, Insurance Policies, and Regulations**

**Presenter, “Behind the Scenes: Insurer Claims Operations and Extra Contractual (Bad Faith Claim Exposures)”**

(Columbus, OH, January 2016)

**Cleveland Metropolitan Bar Association,**

**The Good, the Bad, and the Ugly: Ohio Insurance Bad Faith Law 2015**

**Presenter, “The Proper Care and Feeding of Expert/Consultant Witnesses in Insurance Bad Faith Litigation”**

(Cleveland, OH, May 2015)

**Central Ohio Association for Justice**

**Members Only Roundtable**

**Moderator/Speaker, “Inside the Claim Evaluation Process”**

(Columbus, OH, February 2015)

# **MEMBERSHIPS**

## **AAIMCo (American Association of Insurance Management Consultants)**

*Associate Member, March 2015 – December 2015*

*Professional Member, January 2016 - present*

## **CPCU SOCIETY – Columbus, OH Chapter**

*July 2003 – Present*

Primary Interest Group: Coverage, Litigators, Educators, and Witnesses

## **SOCIETY OF CLAIM LAW ASSOCIATES**

*July 2006 – Present*

## **CLAIMS & LITIGATION MANAGEMENT ALLIANCE**

*Fellowship, October 2015 – Present*

# **VOLUNTEER ACTIVITIES**

**Olentangy Local Schools- Attendance Boundary Committee Member**

**Powell, Ohio**

*May 2015 – Present*

**The Humane Society of Delaware County, Ohio**

*April 2015 - Present*

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