

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

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OVERVIEW

- Property & Casualty Insurance Industry consultant with nearly 30 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

BA	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

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

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

PROFESSIONAL EXPERIENCE

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 property and casualty insurance industry standards and common practices for 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.

Expert Review Board – Bankrate (Red Ventures) Feb 2024-present

- Bankrate provides product comparison tools and editorial content to assist in financial decision-making.
- Provide third-party content review for property and casualty insurance-related editorial pieces.
- Provide feedback regarding accuracy and suggestions for improving clarity.

Financial Review Council - Policygenius.com 2022-present

- Policygenius is an unaffiliated insurance broker and online marketplace.
- Provide third-party content review for property and casualty insurance-related articles.
- Provide feedback regarding accuracy and suggestions for improving communications.

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

All-Ohio Legal Forum Panelist
"Best Practices in Pre-Litigation Personal Injury Settlement Negotiations"
 Ohio State Bar Association, Cincinnati, OH 2016

Advanced Insurance Coverage Law Seminar- Claims File Issues in Coverage &
 Bad Faith Actions; Presenter, *"Insurer Perspective: Claims with Coverage Issues"*
 Summit & Stark County Associations for Justice, North Canton, OH 2016

Presenter, *"Behind the Scenes: Insurer View of Bad Faith Exposures"* 2016
 Central Ohio Association for Justice, Columbus, OH

Navigating Statutes, Insurance Policies, and Regulations; Presenter, *"Behind the Scenes:
 Insurer Claims Operations and Extra-Contractual (Bad Faith Claim Exposures)"*
 The Ohio Association for Justice, Columbus, OH 2016

Ohio Insurance Bad Faith Law; Presenter, *"The Proper Care and Feeding of Expert/
 Consultant Witnesses in Insurance Bad Faith Litigation"* 2015
 Cleveland Metropolitan Bar Association, Cleveland, OH

Members Only Roundtable; Moderator/Speaker, *"Inside the Claim Evaluation Process"*
 Central Ohio Association for Justice, Columbus, OH 2015

PROFESSIONAL AFFILIATIONS

ABA (American Bar Association) 2024-present
 Associate Member- Tort Trial and Insurance Practice

AAIMCo (American Association of Insurance Management Consultants) 2016-present
 Professional Member 2015
 Associate Member

CPCU SOCIETY – Columbus, OH Chapter 2003-present
 Primary Interest Group: Coverage, Litigators, Educators, and Witnesses

SOCIETY OF CLAIM LAW ASSOCIATES 2006-present

CLAIMS & LITIGATION MANAGEMENT ALLIANCE 2015-present
 Fellowship

COMMUNITY SERVICE

Precinct Election Official 2020-present
 Delaware County, Ohio

Olentangy Local Schools 2015-2017
 Attendance Boundaries Committee Member
 Powell, Ohio

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