

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

Property & Casualty Claim Consultant | Expert Witness

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1450 Home Road | Delaware, Ohio 43015

OVERVIEW

Property & Casualty Insurance Claim Professional with 30 years of experience in personal and commercial lines claims as a Claim Representative, Litigation Examiner, Supervisor, Trainer, Manager, and Consultant.

Handled, supervised, provided training for, managed, and consulted on thousands of claims involving personal injuries, property damages, and related damages submitted under personal and commercial auto policies, homeowner/condominium/rental policies, commercial property damage policies, commercial general liability policies, and business owner policies.

Experience includes personal and commercial auto liability: bodily injury (BI), property damage (PD), uninsured/underinsured motorists (UM/UIM), auto & premises medical payments (MP), personal injury protection (PIP); commercial liability: commercial general liability (CGL), product liability, professional liability, and employer's liability; and extra-contractual liability and bad faith exposures.

Experienced expert witness for both plaintiff and insurer defense cases.

EDUCATION

The Ohio State University, B.A. in Criminology, Magna Cum Laude, 1994

Individual Courses at 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

Chartered Property Casualty Underwriter (CPCU), 2003

Senior Claims Law Associate (SCLA), 2006

Associate in Claims-Management (AIC-M), 2016

SCLA Silver Award, 2020

Property Claim Law Associate (PCLA), 2020

Associate in Insurance (AINS), 2016

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Fraud Claim Law Associate (FCLA), 2006

Casualty Claim Law Associate (CCLA), 2005

Automobile Claim Law Associate (ACLA), 2005

Legal Principles Claim Specialist (LPCS), 2004

Associate in Claims (AIC), 1998

Introduction to Claims (CLAIM), 1995

Program in General Insurance (INS), 1996

PROFESSIONAL EXPERIENCE

P&C Claims Consultant / Expert Witness – (2015–Present)

Provide claim consultation and expert witness services for law firms representing plaintiffs and insurer defendants involved in disputes or litigation related to property and casualty claim handling.

Provide professional opinions regarding professional standards and common practices for claim handling in the property and casualty insurance industry.

Serve as consulting and testifying expert, case review, written opinions, rebuttals, affidavits, disclosures, depositions, and trial testimony.

Provide claim file and department audit services and presentations on bad faith awareness.

Expert Review Board – Bankrate (Feb 2024–Present)

Bankrate provides product comparison tools and editorial content to assist in financial decision-making.

Review content related to property and casualty insurance.

Check accuracy and provide feedback on financial education materials.

Financial Review Council – Policygenius.com (2022–Present)

Policygenius is an unaffiliated insurance broker and online marketplace.

Review editorial content related to property and casualty insurance.

Advise on technical accuracy and alignment with industry standards.

Independent P&C Claims Consultant – Britta M. Moss (2012–2014)

Provided professional consultation and support to law firms regarding property & casualty claims.

Consulted on coverage analysis, evaluation, strategy, bad faith exposure, and discovery disclosures.

Performed targeted and department-wide audits for compliance with professional claim handling standards and common practices.

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State Auto Insurance Companies, Columbus, OH (1994–2012)

Corporate Claim Manager & Consultant (2009–2012)

- Member of Core Management Team
- Managed general adjuster teams responsible for handling large exposures, complex claims, and coverage issues under personal and commercial auto liability policies, homeowner and business owner, and commercial general liability policies. Exposures included bodily injury (BI), property damage (PD), uninsured/underinsured motorists (UM/UIM), auto & premises medical payments (MP), personal injury protection (PIP), commercial general liability (CGL), product liability, environmental, professional liability, and employer's liability.
- Personnel supervision, auditing, and special projects
- Provided reserve and settlement authority for matters exceeding \$100,000
- Collaborated with defense counsel regarding settlement or defense strategy, including the use of appropriate legal filings such as declaratory judgment actions.
- Responsible for oversight of bad faith litigation (first & third party) and extra-contractual exposures company-wide for liability and property claims.
- Reviewed, analyzed, and reported bad faith litigation and extracontractual exposures to General Counsel and excess insurers, provided defense strategy and disposition directions, and ensured consistent and appropriate corporate discovery responses.

Claim Examiner/Sr. Examiner (2003–2007):

- Handled claim litigation involving primary, umbrella, and excess policies for multiple states while coordinating with defense counsel.
- Handled bad faith claims and extra-contractual exposure matters.
- Responsible for a large inventory of claim files involving large exposures, complex claims, and coverage issues under personal and commercial auto liability policies, homeowner policies, business owner policies, and commercial general liability policies. Exposures included bodily injury (BI), property damage (PD), uninsured/underinsured motorists (UM/UIM), auto & premises medical payments (MP), personal injury protection (PIP), commercial general liability (CGL), product liability, professional liability, employment practices, environmental exposures, and employer's liability.
- Provided direction to regional claim representative and managed independent contractor assignments.

Claim Supervisor/Training Lead (1999–2003)

- Supervised new adjusters handling claims in multiple states.
- Developed training curriculum for expanding states of operation.
- Successfully onboarded dozens of entry-level associates by providing comprehensive training on the claim handling process and procedure, customer service, and technology.

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- Personnel management-temporary status reviews, performance reviews, auditing, budgeting responsibilities, and salary administration.

Claim Representative (1995–1999)

- Managed a high volume of multi-line claims in multiple states.
- Responsible for all aspects of claim handling from first notice of loss through resolution.
- Investigation, coverage analysis, damage evaluations, negotiation and settlement, vendor management, communications, and payments.

PROFESSIONAL MEMBERSHIPS AND AFFILIATIONS

American Association of Insurance Management Consultants (AAIMCo)

- Director at Large (May 2025–Present)
- Professional Member (2016–Present)
- Associate Member (2015)

American Bar Association (ABA)

- Affiliated Member, Tort Trial and Insurance Practice (2024–Present)

CPCU Society – Columbus, OH Chapter (2003–Present)

- Coverage, Litigators, Educators, and Witnesses Interest Group

Society of Claim Law Associates (2006–Present)

Claims & Litigation Management Alliance (CLM) – Fellow (2015–Present)

COMMUNITY SERVICE

Precinct Election Official, Delaware County, OH (2020–2024).

- Voting Location Manager – Nov 2024 General Election

Attendance Boundaries Committee Member, Olentangy Local Schools, Powell, OH (2015–2017)