
Britta M. Moss, CPCU, SCLA, AIC-M

Property & Casualty Claim Consultant | Expert Witness

Office: 740.201.8873 | Mobile: 614.439.4861

Email: office@brittamoss.com | Web: www.brittamoss.com

Professional Summary

Independent professional providing consulting services to law firms regarding property and casualty insurance claim handling professional standards and common practices. More than 30 years of experience in personal and commercial lines claims, ranging from front-line claim handling to claim operations leadership.

Former Corporate Claim Manager responsible for claims across multiple jurisdictions and overseeing extra-contractual and bad faith exposures.

Experienced expert witness retained by law firms representing insurance companies, policyholders, and third-party plaintiffs involved in disputes or litigation arising out of liability and property claims.

Available nationwide for consulting and expert witness engagements.

Areas of Expertise

- Property & Casualty (P&C) Insurance Claim Handling Professional Standards and Common Practices
- Bad Faith and Extra-Contractual Exposures
- Claim Representative, Litigation Examiner, Supervisor, and Manager Responsibilities
- Training and Operational Oversight
- Claim Coverage Analysis, Investigation, Evaluation, Negotiation, and Settlement
- Claim Communications, Documentation, and Reporting
- Personal and Commercial Auto Claims- Bodily Injury (BI), Property Damage (PD) Uninsured/Underinsured (UM/UIM), Personal Injury Protection (PIP), and Medical Payments (MP)
- Commercial General Liability (CGL) Claims- Premises and Operations Liability, (Property Damage and Bodily Injury), Product Liability, Completed Operations Liability, MP
- Homeowner/Condominium/Renters Liability Claims- Premises Liability, Property Damage Liability, Medical Payments
- Homeowner and Condominium Property Damage Claims
- Commercial Property Damage Claims, Business Income

Professional Experience

Office of Britta M. Moss, LLC

Property & Casualty Claim Consultant | Expert Witness

2015–Present

Provide consulting and expert witness services regarding professional standards and common practices for handling property and casualty insurance claims. Services provided to law firms representing insurance companies, policyholders, and third-party claimants involved in related disputes and litigation.

Disputes typically involve various aspects of claim handling including investigation, evaluation of liability and damages, coverage determinations, communications, documentation, negotiation, and resolution of personal and commercial lines claims.

Practice operated under Highbanks Insurance Professionals and Britta M. Moss prior to formation of Office of Britta M. Moss, LLC.

Services include:

- Claim File Review
- Claim Handling Analysis
- Coverage and Exposure Analysis
- Written Opinions and Rebuttals
- Affidavits and Disclosures
- Deposition and Trial Testimony

Independent Property & Casualty Claim Consultant

2012–2014

Provided consultation services to law firms regarding property and casualty insurance claims and litigation matters.

Services included:

- Coverage review and analysis
- Damage and exposure evaluation
- Litigation strategy support

- Discovery and disclosure consultation
- Claim handling audits and compliance reviews

State Auto Insurance Companies — Columbus, Ohio

1994–2012

Held roles of increasing seniority in claim handling, litigation examining, supervision, training, and corporate claim leadership.

Handled, supervised, and managed thousands of claims arising out of personal auto, commercial auto, homeowner, condominium, renters, commercial property, businessowner, and commercial general liability policies across multiple jurisdictions.

In all positions, responsible for ensuring all aspects of claim handling were conducted in a prompt, fair, thorough, and objective manner, including investigation of facts, evaluation of liability and damages, verification and analysis of coverage, communication with stakeholders, claim file documentation, negotiation, and resolution.

Corporate Claim Manager

2009–2012

Managed a team of litigation examiners and general adjusters handling complex casualty and property damage liability claims in multiple states. Monitored property and casualty claims companywide involving extra-contractual exposure and allegations of bad faith.

Primary responsibilities included:

- Claim staff leadership, supervision and personnel management
- Claim operations management and special projects
- Roundtable discussions with senior management
- Claim staff training and development
- Extend reserve and settlement authority for exposures exceeding \$100,000
- Referral authority for coverage opinions
- Report and monitor extra-contractual and bad faith exposure matters companywide to General Counsel and Errors & Omissions/Excess carriers
- Coordination of corporate discovery responses
- Development and oversight of national coordinating counsel program for bad faith litigation

Claim exposures included:

- Auto Bodily Injury (BI) and Property Damage (PD)
- Uninsured/Underinsured (UM/UIM)
- Medical Payments (MP) and Personal Injury Protection (PIP)
- Commercial General Liability (CGL), Commercial Property, and Businessowners
- Premises and Operations Liability- Bodily Injury and Property Damage
- Premises Medical Payments
- Product Liability
- Completed Operations Liability
- Personal and Advertising Injury
- Environmental Liability
- Professional Liability
- Employment Practices Liability
- Surety Bond matters

Claim Examiner / Senior Claim Examiner

2003–2007

Handled personal and commercial lines litigation claims across multiple states. Claims involved significant exposures, complex liability, and coverage issues. Supervised non-litigated claims that required home office reporting due to various complexities.

Responsibilities included:

- Selection and management of defense counsel and coverage counsel
- Collaboration with retained counsel regarding discovery requests and responses
- Litigation strategy for defense and resolution, including retention of experts
- Coverage analysis and recommendation for coverage opinions
- Present claims at roundtable discussions with senior management
- Settlement negotiations and participation at mediations
- Handle bad faith and extra-contractual claims
- Instruction and guidance for regional claim representatives
- Reserve and settlement authority for regional claim representatives on a case-by-case basis

Claim Supervisor / Training Lead

1999–2003

Supervised new claim representatives handling multi-line claims across expanding states of operation. Developed training programs supporting company expansion.

Responsibilities included:

- Develop and maintain training curriculum
- New adjuster onboarding, training, and mentoring
- Claim auditing and quality review
- Performance evaluations and personnel management
- Salary administration and budgeting

Claim Representative

1995–1999

Handled high-volume, multi-line personal and commercial claims from first notice of loss through resolution in multiple states.

Responsibilities included:

- Claim investigation
- Coverage verification and analysis
- Liability and damage evaluation
- Negotiation and settlement
- Independent adjuster and vendor management
- Policyholder, agent, claimant, and attorney communications
- Payment administration

Education

The Ohio State University

B.A., Criminology — Magna Cum Laude, 1994

Moritz College of Law

Completed individual coursework in:

- Property Law (2018)
- Tort Law (2017)
- Legal Analysis & Writing I (2017)

Professional Designations & Certifications

- Chartered Property Casualty Underwriter (CPCU), 2003
- Senior Claims Law Associate (SCLA), 2006
- Associate in Claims-Management (AIC-M), 2016
- Associate in Insurance Services (AIS), 2025
- Property Claim Law Associate (PCLA), 2020
- SCLA Silver Award, 2020
- Associate in Insurance (AINS), 2016
- 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
- Program in General Insurance (INS), 1996
- Introduction to Claims (CLAIM), 1995

Professional Memberships & Affiliations

American Association of Insurance Management Consultants (AAIMCo)

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

American Bar Association (ABA)

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

CPCU Society — Columbus Chapter

- Member (2003–Present)
- Coverage, Litigators, Educators, and Witnesses Interest Group

Society of Claim Law Associates

- Member (2006–Present)

Claims and Litigation Management Alliance (CLM)

- Fellow (2015–Present)

Community Service

- Precinct Election Official, Delaware County, Ohio (2020–Present)
- Attendance Boundaries Committee Member, Olentangy Local Schools (2015–2017)