

Joseph P. Follis

Insurance Consultant & Expert Witness

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I am a hands-on consultant and expert witness with 40 years of experience in the P&C claims arena, including an extensive background in the resolution of latent claims, complex claims, and related litigation. After “learning the ropes” of claims-handling in Philadelphia, and then for the next 38 years, I held management and executive positions with several large U.S. insurance and related companies. During this time, I negotiated numerous settlements with policyholders and their counsel involving hundreds of millions of dollars in contested liabilities. As an advisor to executive management, I developed effective strategies to address critical insurer issues, including appropriate case-reserve philosophies, claims-handling guidelines, positions on key coverage issues, and effective litigation-management strategies. I have testified as a “person most knowledgeable” on more than 75 occasions in litigation involving the availability of insurance coverage for various complex claims. I have also testified as a claims-handling expert in a significant disputed claim involving a release of “pollutants” from a hostile fire. My extensive experience, my attention to detail, and my insurance-insider perspective uniquely qualify me to assist policyholders, insurers, and others in a wide variety of situations, including circumstances involving contested coverage.

As a long-time career insurance professional, I have considerable expertise in the following areas.

- Ensuring the timely and proper investigation and disposition of policyholders’ claims and suits
- Testifying as a 30(b)(6) (corporate representative) witness in the context of adversary proceedings
- Considering the reasonableness of insurers’ responses to claim and suit tenders and related matters
- Determining the extent of potentially applicable policy limits to a particular accident or occurrence
- Tracking various claims-related trends and developments and reporting on key insurer results
- Negotiating “policy buy-back” settlements with sophisticated policyholders and their counsel
- Analyzing incurred development and identifying main drivers on “runoff” books of business
- Conducting reserve-sufficiency audits and related exercises relating to due-diligence reviews
- Developing insurer control mechanisms to promote and ensure good faith claims-handling practices
- Reviewing complex claims to determine probable ultimate cost and to set paths to resolution
- Attending carrier meetings and mediations as an advocate; monitoring trials and reporting perceptions
- Serving as in-house copyeditor for numerous publications, reports, and management presentations

Employment History

- **Mitsui Sumitomo Insurance Group** – Complex-Claims Consultant (April 2021 – June 2022)
- **SunPoint Insurance Service Co.** – Sr. Vice President Claims (July 2017 – Jan 2021)
- **Enstar (US)** – Sr. Vice President, Casualty & APH Claims (Feb 2006 – March 2017)
- **Highlands Ins. Co.** – Vice President, Environmental & Mass Tort Claims (Oct 1999 – Feb 2006)
- **Envision Claims Management** – Vice President, Environmental Claims (July 1995 – Oct 1999)
- **Continental Ins. Co.** – Assistant Vice President, Casualty Claims (May 1982 – July 1995)

Education

- Marist College, Poughkeepsie, New York; B.S. in Criminal Justice; May 1981