**Joseph P. Follis**

**Insurance Consultant & Expert Witness**

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I am a hands-on insurance consultant and expert witness with considerable experience in the P&C claims arena, including an extensive background in the resolution of latent claims and related litigation. After “learning the ropes” of claims-handling in Philadelphia, and for the next 35 years, I held several 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 wherein coverage is contested.

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

* Negotiating “policy buy-back” settlements with sophisticated policyholders and their counsel
* Ensuring the timely and proper investigation and disposition of policyholder 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 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 insurer results
* 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 path to resolution
* Serving as in-house copyeditor for numerous publications, reports, and management presentations

**Employment History**

* **SunPoint Insurance Service Co.** – Sr. Vice President Claims (July 2017 – Present)
* **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