

**Curtis Hutchens, Esq., C.P.C.U**  
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*Experienced litigator, coverage counsel, corporate legal executive and now mediator with special expertise in bad faith, disputes arising under personal and commercial automobile, property and commercial general liability policies and first party insurance disputes.*

## Professional Experience

November, 2013 – present

### **CHMediation CHMediation.com**

Florida Supreme Court Certified Civil Court Mediator, Qualified Arbitrator & Insurance Appraisal Umpire.

- Conducted hundreds of circuit civil court mediations involving both first- and third-party issues.
- Clients include counsel for third party claimants, counsel for first party insureds and counsel for insurance carriers including: State Farm Florida, Homeowner Choice Ins. Co., Florida Peninsula, Scottsdale, and Citizens, American Strategic, Federated National, Universal Property and other national and state insurance companies.
- CAP-RV mediator and arbitrator for lemon law RV claim disputes between consumers and manufacturers.
- Mediator for Florida Bar Grievance and fee disputes.

2006-November 2013

### **Citizens Property Insurance Corporation, Jacksonville, FL**

Assistant General Counsel and Director of Claim Legal Services

- Leader of in-house legal team tasked with providing tactical and strategic advice to claims organization.
- Appeared as counsel of record and handled defense in suits against the corporation in multiple northwest Florida jurisdictions including Escambia, Santa Rosa, Okaloosa and Leon counties.
- Drafted numerous pleadings, motions and coverage opinions and presented same in Federal and state courts.
- Took depositions, EUO's and assembled documents and reviewed for discovery production or objection.
- Supervised appellate cases on issues of prejudgment interest; appraisal; late notice; good faith and fair dealing; class certification; the valued policy law; sinkhole coverage; ordinance and law; tainted dry wall; & attorney fees.

- Responsible for review and evaluation of all legal vendors. Wrote litigation guidelines. Accounted for annual legal defense spend in excess of 50 million dollars.
- Organized and staffed Litigation and Disputed Claims Unit. Hired and supervised division managers and supervisors to oversee all company claim lawsuits, appraisals and mediations.
- Testified to Florida Legislature on claim handling procedures and alternative dispute resolution. Worked with and testified to Office of Insurance Regulation on numerous insurance contract language revisions.
- Drafted policy language revisions and presented to the Florida Office of Insurance Regulations.

1996- 2006

**Nationwide Insurance, Columbus, OH**

Associate Counsel, Office of General Counsel (2001 -2006)

- Extra-contractual corporate legal counsel to regional operational teams consisting of Chief Claim Officer, Regional Claim Attorney, Agency Officer, Underwriting Officer and claim directors from Property, Automobile and Liability. Traveled frequently to regional offices in Nashville, TN; Raleigh, NC; Duluth, GA; and Gainesville, FL.
- Responsible for bad faith and contingent liability lawsuits across 9 state territory. Appeared with retained counsel in various jurisdictions to defend bad faith suits against the company.
- Claims Legal Counsel. Florida Operations (1996 -2001)
- Managed statewide 100 million-dollar suit file caseload. Identified settlement opportunities to avoid and reduce pending lawsuits.
- Managed multi-forum international intellectual property lawsuit with companion administrative hearings in the U.S Patent and Trademark Office and its counterparts in England, Canada, Italy and Australia.
- Coordinated relations between claims department, Trial Division and outside defense firms.
- Appeared with retained counsel to defend PIP, UM and Auto BI lawsuits.
- Presented frequent legal training on claims related issues and ethics, customer service, email protocols, claim log entries and litigation management.
- Special project work including legal vendor selection; legal department web site design; customer service training facilitator; career development leadership training, United Way fundraising chair.

2001 – 2005

**St. Johns River State College, Orange Park, FL**

Adjunct Professor, evenings and weekends

- Class room instruction in business law, law office management, legal writing and vocabulary.

- Developed and taught on-line distance learning course for business law.

1993 – 1996

**Jones Carter and Drylie, Gainesville, FL**  
Trial Attorney. Insurance defense litigator.

- Trial experience in wrongful death, catastrophic and soft tissue bodily injuries, arising out of commercial general liability, business and personal auto and homeowner policies. Litigated cases involving uninsured motorists (UM) and PIP.
- Wrote numerous judicially upheld coverage opinions including extent of liability of parents for acts of their minor children and liability of landowners for criminal acts of others.
- Clients included Cincinnati, Hartford, State Farm, Scottsdale, Nationwide, Crawford, Allstate and their insureds.

1989 – 1993

**State of Florida, Gainesville, FL**  
Assistant Public Defender.

- 50 jury trials to verdict in assorted criminal matters.
- Successful first-degree double murder defense of Scottish national prosecuted in the United States. Deposed Scotland Yard detectives in England, investigated on scene through-out the United Kingdom and coordinated extradition of defendant with U.S. Secretary of State and British Home Office.

## Education

**University of Miami, School of Law, JD**  
 Coral Gables, FL  
**Denison University, BS**  
 Granville, OH

## Professional Organizations

- Florida Bar;
- United States Supreme Court;
- US District Court: Northern Districts of Florida;
- Vice President, Florida Windstorm Insurance Network; (WIND); WIND Fellow
- Member, CPCU Society.
- Florida Supreme Court Certified Circuit Civil *and* County Court mediator.
- Qualified Arbitrator
- Certified Insurance Appraiser

## Presentations -representative sample

- *How to Mediate a First Party Property Dispute*, 2017, Orlando FL Florida Dispute Resolution annual ADR Conference.
- *The Perfect Storm: Potential Bad Faith Issues following a Catastrophe*: 2014. Tucson AZ. American Bar Association Insurance Coverage & Litigation conference
- *Appraiser Certification Workshop*, 2012, 2013 WIND annual conference, Orlando, 2012, Raleigh, N.C., 2013
- *Super Storm Sandy, What Now?* Newark, New Jersey, May 9, 2014
- *Sinkhole Subsidence and Collapse, Practical Solutions for Ever Increasing Issues*, Orlando 2012, PLRB / LIRB Claims Conference
- *Ethics for Public, Independent & Company Adjusters*, 2011, Atlanta, Ga. Windstorm Insurance Network Insurance Symposium
- *Adjusting in a Down Economy*, 2008, Chicago, IL –Hinshaw Culbertson Insurance Symposium.
- *Insurers' First Party Liability for Tainted Dry-Wall Claims*, Boca Raton, FL. MC East Region Conference, 2009
- *Long Tail Hurricane Claims –What Texas Can Expect?* 2010, Houston, TX. Windstorm Insurance Network Insurance Symposium
- *Recognizing and Resolving Claim Disputes*, 2009, Jacksonville, FL. Jacksonville Claims Association
- *Citizens, An Insider's View*, 2008, Jacksonville, FL., Windstorm Insurance Network annual convention