

**Curtis Hutchens, ESQ. C.P.C.U**  
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[Curtis@gCHLitigation.com](mailto:Curtis@gCHLitigation.com)

*Deeply experienced insurance litigator & coverage counsel with special focus on first party issues, auto crash claims, **bad faith** disputes and insurance carrier client relations.*

## Professional Experience

November, 2013 – present

### **CHMediation, Statewide, Florida** [CHMediation.com](http://CHMediation.com)

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

- Conducted thousands of circuit civil court mediation involving both first and third-party issues.
- Clients include counsel for plaintiffs, counsel for defendants and counsel for property and auto carriers including: State Farm Florida, Homeowner Choice Ins. Co., Lloyd's, Florida Peninsula, Scottsdale, Citizens, Wright National Flood and others.
- CAP-RV mediator and arbitrator for lemon law RV claim disputes between consumers and manufacturers.
- Mediator for Florida Bar, grievance and fee disputes.

2006-2013

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

Director of Claim Legal Services

- Designed, created and staffed Litigation and Disputed Claims Unit resulting in the supervision of 100+ persons. Hired and supervised attorneys, division managers and supervisors to oversee all company claim lawsuits, appraisals and statutory mediations. Appeared as counsel in many lawsuits.
- Successfully establish Corporation's immunity to **bad faith** actions in trial, appellate and Florida Supreme Court.
- Leader of legal team consisting of multiple in-house staff attorneys and their direct reports to provide tactical and strategic advice to claims organization. Author of coverage opinions on numerous issues including F.S.§718.111; appraisal; water leak damage, assignment of benefits, wind v flood, comparative fault, and wrongful death.
- Responsible to account for annual legal defense spend in excess of 100 million dollars. (14,000 pending lawsuits).
- Appointed as Citizens' spokesperson to respond to legislatively created task force investigating Corporation's claim handling procedures.
- Developed specific appraisal defense strategy for residential condominium window and sliding door claims in order to control large loss (1 to 35 million dollars) in glass claims.
- Drafted policy language revisions and presented to the Florida Office of Insurance Regulations. Policy re-writes include sinkhole limitation: Catastrophic Ground Cover Collapse; reform of the policy appraisal condition to include time

limitation and requirement for memorandum of appraisal; exclusion for animal liability, and; special sub-limit for continuous tile floor damage.

1996- 2006

**Nationwide Insurance, Columbus, OH**

Associate Counsel, Office of General Counsel

- Responsible for **bad faith** and contingent liability lawsuits across 9 state territory. Advised corporate claims executives and senior financial officers on risks created by corporate policy, daily operations and practice and procedures relating to day to day claims handling.
- Corporate legal representative to regional claim teams consisting of Chief Claim Officer, Chief Claim Attorney, Agency Officer, Underwriting Officer and Claim Directors from Property and Liability. Traveled frequently to regional headquarters in Nashville, TN; Jackson, MS; Raleigh, NC; Duluth, GA; and Gainesville, FL.

Claims Legal Counsel. Florida Operations

- Defended statewide 100 million-dollar suit file caseload. Tried cases and 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 Office and its counterparts in England, Canada, Italy and Australia.
- Coordinated litigation strategy between claims department, in house counsel and outside defense firms.
- Presented frequent legal training on claims related issues: ethics, **bad faith**, customer service, email protocols and litigation management.

2001 – 2005

**St. Johns River Community 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 catastrophic personal injury, first party property including, arson, **bad faith**, 3rd party criminal liability, and premises liability.
- 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.

1989 - 1993

**State of Florida, Gainesville, FL**

Public Defender.

- 50 jury trials 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 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

## Professional Organizations

- CPCU / Chartered Property and Casualty Underwriter.
- Florida Bar;
- United States Supreme Court;
- US District Courts: Northern and Middle Districts of Florida;
- Jacksonville Bar Association;
- AV® Preeminent Peer Review Rated by Martindale Hubbell.
- President, Windstorm Insurance Network (WIND), 2016
- Director, Secretary, 1st Vice President and Conference Chair, WIND (2008-17).
- Florida Supreme Court Certified Civil Circuit mediator

## Presentations -representative sample

- *Mediating a first part property lawsuit; 2018*, Fla. Supreme Court Dispute Resolution Center Annual Conference, Orlando, FL
- *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, and, 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.