

CURRICULUM VITAE · EXPERT WITNESS

Timothy E. Felt

CPCU · SCLA · I-CAR Platinum

Auto Physical Damage Claims · Total Loss · Diminished Value · Appraisal Clause

PROFESSIONAL PROFILE

Seasoned Auto Physical Damage (APD) claim professional with more than 30 years of specialized experience in total loss valuation, diminished value, rental and loss-of-use disputes, appraisal clause processes, coverage interpretation, and industry-standard claim handling. Extensive leadership of complex APD operations, quality control, and litigation support.

Available for consultation and expert testimony on behalf of insurance carriers and defense counsel regarding claim standards, APD processes, coverage application, and dispute resolution.

CORE AREAS OF EXPERTISE

Auto Physical Damage

- Total loss valuation and settlement standards
- Diminished value assessment methodologies
- Rental / replacement transportation (loss of use)
- Appraisal clause procedures and compliance
- Estimate review, repair methodology, and DRP best practices
- Salvage valuation, disposal, and impact analysis
- Coverage interpretation (Collision, Comprehensive, PD Liability, UM/UIM PD)
- APD subrogation, including diminished value and rental

Claims Handling & Litigation Support

- Industry-standard claims practices and reasonableness
- Timeliness of claim decisions and cycle-time standards
- File documentation standards and claim-file integrity
- Unfair Claims Settlement Practices Act compliance
- Litigation file review, evaluation, and preparation
- Opinion development on APD coverage application and process integrity

PROFESSIONAL EXPERIENCE

American Family Insurance / AFICS

2001 – 2026

Senior Auto Physical Damage leadership spanning total loss, diminished value, subrogation, rental disputes, branch operations, and regional oversight. Led a remote team handling first- and third-party total losses, diminished value claims, APD subrogation, and related disputes, serving as subject-matter expert on valuation methodologies, policy application, and litigation exposure.

Prior management roles directed statewide and multi-location APD desk and field operations, DRP programs, estimate accuracy, cycle time, and adjuster development across Ohio, Missouri, and Indiana.

Earlier Claims Experience — Progressive, GuideOne, Hartford Omni

1994 – 2001

Foundational APD adjusting and supervisory roles establishing core expertise in physical damage evaluation, estimating, and claims resolution.

EXPERT WITNESS & LITIGATION CAPABILITIES

- Independent analysis of total loss valuations, diminished value methodologies, rental loss-of-use assessments, repair standards, and appraisal clause execution
- Evaluation of claim-handling reasonableness and adherence to industry standards
- Opinions on Auto Physical Damage coverage interpretation and application
- Full litigation support: claim-file review, expert reports, deposition preparation, and testimony

PROFESSIONAL DESIGNATIONS & LICENSES

CPCU

Chartered Property Casualty Underwriter

SCLA

Senior Claims Law Associate

I-CAR Platinum (PL-3)

Industry collision repair certification

Licensed Adjuster

Multi-state licenses