



CECILIA FROELICH MOSS

PARTNER

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Cia Moss has litigated complex commercial and financial disputes, primarily in the insurance and reinsurance field, for the past 13 years. Prior to becoming a founding partner of Chaffetz Lindsey in May 2009, Cia was with Clifford Chance for nine years.

Cia has handled cases involving pools, MGAs, and fronting arrangements and disputes arising out of property/casualty, finite risk, and life reinsurance. Her cases have raised issues of contract interpretation, including number of occurrences, allocation, and late notice as well as fraud and rescission. She also has substantial experience with issues arising out of the Federal Arbitration Act, including questions about the enforceability of arbitration agreements and the propriety of consolidation of arbitrations. Cia has managed the teams on some of our largest cases, including our complete defeat of a \$150 million rescission claim, winning a large reduction in reinsurance claims payable based on changes in the cedent's claims handling, and a series of favorable arbitration results that dramatically reduced the potential multi-billion dollar liability of a financial services company arising from the collapse of the workers' compensation carve-out market. Currently, Cia is advising clients on issues arising out of the economic crisis, including cases relating to reinsurance of insurance wrapped residential mortgage backed securities and variable rate demand obligations. She is also working on issues relating to the availability of group-to-group set-off and on several allocation disputes.

Cia also has an active commercial litigation practice handling cases in court and arbitration. Her recent commercial instructions include a case seeking to recover assets mistakenly transferred into the Lehman estate and representing an offshore bank in a dispute with a Wall Street broker-dealer.

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Cia speaks and publishes regularly. Recent presentations include: "Ethics, Reinsurance and Contract Scrutiny" (Reinsurance Association of America Re Contracts, July '09, New York); "Federal Regulation of Insurance: Pipedream or Reality?" (KPMG/Clifford Chance/Bermuda Monetary Authority Presentation, October '08, Bermuda); "2008 Amendments to the Terrorism Risk Insurance Act" (ACI Advanced Forum on Reinsurance Regulation, February '08, New York). Recent publications include: "Follow the Fortunes and Allocation: An Update," Journal of Reinsurance, Spring '09 (co-authored with Peter Chaffetz); "Consolidation of Arbitrations in the U.S. and the U.K.," Euromoney Annual Reinsurance Review, July 18, 2008 (co-authored with Stephen Surgeoner).

Cia graduated from Fordham University School of Law in 1996 and Princeton University in 1991. She is admitted to practice in New York.