

Client Name

Address ♦ City, State
Phone Number ♦ Email Address

Claim Specialist/Examiner

A Recognized Expert in Insurance Law, Experienced in All Aspects of Claims Resolution

Comprehensive experience in analyzing client's claim to determine appropriate level of benefits afforded to them under a policy; negotiating settlements of that claim; and consulting with insurance adjusters, doctors and attorneys in more complicated situations. Possess the necessary human relations attributes necessary to bring about rapid disposal of cases and contribute to reducing the loss ratio. Possess superb problem solving, conflict resolution and organizational skills; ability to take on any task, learn it quickly and deliver outstanding results.

CORE COMPETENCIES

Property Damage Claims ♦ Liability Insurance ♦ Claim Management ♦ Litigation Management
Liability Analysis ♦ Claim Investigation ♦ Property & Casualty Insurance ♦ Claim Resolution ♦ Arbitration
Claim Negotiation and Settlement ♦ Private Investigation ♦ Commercial Lines ♦ Underwriting
Insurance Adjuster ♦ Home & Auto Claims ♦ Property & Liability Claims ♦ Umbrella Insurance ♦ Fraud Analysis &
Investigation ♦ Disability Insurance ♦ Workers Compensation ♦ Alternative Dispute Resolution
Legal Research ♦ Conflict Resolution ♦ Risk Management ♦ Insurance Contracts

EXPERIENCES AND ACHIEVEMENTS

STATE FARM INSURANCE COMPANIES, Downers Grove, IL

1993-Current

This is a group of insurance and financial services companies in the United States; providing insurance to help protect people and property.

Claim Specialist

As a Claim Specialist; investigate, negotiate and settle claims with policy holders, claimants and attorneys preferably through arbitration. Possess the necessary intellect and skills to follow through with claim to court, including providing expert testimony.

- ♦ Counsel and support clients through the difficult process and awaiting results; includes helping them through any ordeals, pain and suffering they experienced as a result of the incident requiring top-notch human relations skills.
- ♦ Develop relationship by gaining the trust of non-clientele in order to work to resolve cases without litigation, contributing to the reduction of loss ratio.
- ♦ Conduct interviews with claimants, employers, specialists, and other necessary sources to get complete information regarding filed claim.
- ♦ Retain Attorneys to defend clients, negotiate with prosecuting attorneys and provide expert testimony in court.
- ♦ Audit client businesses in order to truly assess expenses or business loss of use liability.
- ♦ Manage expenses related to legal and claim costs as well as inventory.
- ♦ Authorize claim payments and ensure proper and timely disbursement of awarded funds to clients. Report overpayment, underpayment and payment irregularities.
- ♦ Investigate insurance claims and identify those with possible cause to recover from a third party.
- ♦ Manage and maintain accurate and in-depth files on each claimant, record of settlement, lawsuit, and claim requiring detailed investigation.
- ♦ Specialized knowledge of insurance contracts and endorsements, federal and state laws, company claim practices and procedures and state of the art customer service philosophy.
- ♦ Ensure proper handling of all claims by following appropriate guidelines and standard claim processes.
- ♦ Presence is often requested in training and on special project teams due to excellent reviews and ability to learn things quickly and execute them proficiently.

Other Positions included Insurance Adjustor for home, auto, property and liability with Crawford and Company, Northridge, CA (Investigated, Negotiated and Settled Claims)

Education

Liberal Arts, University of California, Santa Barbara, CA