

Dallas Hensley

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SUMMARY

Claims professional with five years of progressive experience managing personal auto and commercial auto casualty files, including attorney represented and **unrepresented bodily injury claims**. Evaluates coverage, liability, medical records, treatment patterns, damages, reserves, and **settlement value** from first notice through resolution. Builds practical claim strategies, maintains independent inventories, and documents decisions clearly for claimants, attorneys, agents, brokers, police, medical contacts, and internal partners. Handles negotiations with sound judgment, coordinates no fault information, and advances files through timely follow up and disciplined diary management. Holds a Bachelor of Science in Business Administration, a **valid driver's license**, and current **auto insurance**. Brings steady file ownership and collaborative communication that support fair outcomes, controlled exposure, and dependable claim service.

EXPERIENCE

Senior Bodily Injury Claims Adjuster

January 2024 to Present

Baystate Indemnity Services

Providence, RI

Owns an **independent inventory** of attorney represented personal and commercial auto injury files. Leads coverage review, liability analysis, medical evaluation, reserve decisions, negotiation strategy, and resolution planning while coordinating information with attorneys, agents, brokers, claimants, and internal partners.

- Managed attorney represented auto injury inventories, setting **claim strategy** and resolution priorities for each file.
- Analyzed policy terms, accident facts, statements, and police reports to document **coverage** and liability positions.
- Evaluated medical records, bills, treatment duration, prior conditions, and wage information for damages recommendations.
- Adjusted reserves as new medical, **liability**, and **damages** information changed documented claim exposure.
- Negotiated with plaintiff attorneys using liability analysis and medical evaluation to resolve settlements within authority.
- Coordinated **no fault** information, interviews, agent inquiries, legal correspondence, and diaries for timely file progress

Bodily Injury Claims Adjuster

May 2022 to December 2023

Ocean Crest Insurance

Warwick, RI

Handled unrepresented and attorney represented auto injury claims from investigation through settlement. Balanced coverage, comparative liability, **treatment information**, damages, reserves, negotiations, and documentation across active files while coordinating records and benefits with no fault carriers and other parties.

- Handled unrepresented and attorney represented injury claims from investigation through settlement with organized next action plans.
- Conducted claimant and witness interviews, gathering **police** reports, photographs, policy information, and accident documentation.
- Reviewed **medical reports** and treatment records to identify accident related care and estimate injury exposure.
- Established reserves and settlement ranges using coverage, comparative liability, severity, treatment progression, and available documentation.
- Negotiated with **claimants** and **attorneys**, documenting offers, demands, evaluation factors, releases, and closure decisions.
- Followed up with **no fault** carriers and involved parties for records and benefits information

Claims Representative

October 2021 to April 2022

Elm Harbor Mutual

Pawtucket, RI

Managed first party and third party auto claims while building a foundation in bodily injury handling, coverage review, liability investigation, customer communication, claim diaries, and injury referrals. Prepared clear file summaries that helped senior adjusters assess open questions and supporting evidence.

- Managed first party and third party auto claims while developing bodily injury handling fundamentals.
- Verified policy **coverage** and obtained statements from drivers, claimants, witnesses, and **agents** for organized files.
- Reviewed police reports, vehicle damage information, and loss facts to support **liability** decisions.
- Maintained claim diaries with contacts, pending evidence, reserve considerations, and documented next steps.
- Coordinated repair partners, medical claim contacts, and other insurers to clarify overlapping responsibilities.
- Prepared complete injury referral summaries with concise facts, open questions, and supporting documentation

PROJECTS

Attorney Represented Injury File Review 📅 2025

Created a repeatable review approach for attorney represented injury files, connecting coverage, liability, medical evidence, damages, reserves, and settlement authority into clear resolution recommendations.

No Fault Information Coordination 📅 2023

Organized follow up with no fault carriers and involved parties, helping claims teams obtain benefits information, reduce stalled files, and support timely evaluation.

LEADERSHIP & AWARDS

- Received senior adjuster recognition for dependable ownership of complex attorney represented injury files.
- Selected by peers as a trusted resource for medical review, reserve decisions, and settlement preparation.
- Recognized for clear documentation that helped supervisors assess exposure and approve timely resolution steps.

EDUCATION

Bachelor's Degree in Business Administration

2021

Rhode Island College GPA: 0

Providence, RI

Coursework: Insurance operations, business law, risk management, financial analysis

CERTIFICATIONS

- Valid Driver's License 📅 2026
- Current Auto Insurance 📅 2026

TECHNICAL SKILLS

- **Claims Systems:** Claim inventory platforms, diary systems, file documentation
- **Coverage Analysis:** Policy terms, coverage investigation, contractual coverage
- **Liability Review:** Accident facts, comparative liability, police reports
- **Medical Evaluation:** Medical reports, treatment records, prior conditions
- **Damages Assessment:** Medical bills, wage information, compensation costs
- **Reserve Management:** Reserve setting, reserve adjustments, exposure assessment
- **Settlement Practice:** Settlement ranges, releases, settlement authority
- **Negotiation Tools:** Attorney negotiation, claimant negotiation, demand review
- **Interview Methods:** Claimant interviews, witness interviews, recorded interviews
- **Insurance Coordination:** No fault carriers, agents, brokers
- **Documentation Tools:** Legal correspondence, claim summaries, contact records
- **Auto Insurance:** Personal auto, commercial auto, bodily injury

SKILLS

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|------------------------|------------------------------|--------------------------|------------------------|
| • Claims handling | • Medical report review | • Attorney communication | • Claim documentation |
| • Coverage analysis | • Reserve management | • Claimant interviews | • Auto insurance |
| • Liability evaluation | • Settlement negotiation | • Police report review | • Commercial insurance |
| • Damages assessment | • Claim inventory management | • No fault coordination | |

PROFESSIONAL AFFILIATIONS

- Insurance professionals network, ongoing participation in claims practice discussions and peer learning.
- Rhode Island business alumni community, connection with local professionals across risk and service fields.

LANGUAGES

- English (Native)
- Spanish (Beginner)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST