

Charlie Blake

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SUMMARY

Early career claims professional prepared through supervised automobile loss simulations and a Bachelor of Science in Risk Management and Insurance. Academic casework covered first notice of loss, **property damage**, **insurance contracts**, **coverage analysis**, **liability decisions**, customer and witness interviews, repair coordination, appraisal review, negotiation, and documented resolution. Structured exercises required clear phone communication, organized electronic files, careful comparison of statements and damage evidence, and practical judgment under review. Capstone work followed simulated claims from initial report through settlement disposition, including policy interpretation, fault reasoning, estimate analysis, and carrier discussions. Brings patience, coachability, sound documentation habits, and genuine interest in helping customers through stressful loss events while supporting fair, timely claim outcomes.

EDUCATION

Bachelor's Degree in Risk Management and Insurance
Temple University GPA: 4.0
Coursework: Insurance contracts, coverage analysis, liability evaluation, claims operations

2026
Philadelphia, PA

TECHNICAL SKILLS

- **Claims Systems:** First Notice of Loss, Claim File Management, Electronic Case Notes
- **Insurance Analysis:** Personal Auto Policies, Coverage Review, Exclusions
- **Liability Review:** Fault Analysis, Accident Narratives, Responsibility Decisions
- **Customer Communication:** Phone Interviews, Customer Calls, Plain Language Explanations
- **Witness Investigation:** Witness Statements, Fact Gathering, Recorded Accounts
- **Property Damage:** Vehicle Damage, Repair Scope, Damage Documentation
- **Estimating and Appraisal:** Repair Estimates, Appraisal Review, Estimate Comparison
- **Negotiation Methods:** Settlement Offers, Carrier Discussions, Resolution Reasoning
- **Claims Documentation:** Claim Notes, File Organization, Closed File Review
- **Insurance Training:** Coverage Concepts, Liability Concepts, Claims Resolution

SKILLS

- Claims Handling
 - Coverage Analysis
 - Liability Decisions
 - Customer Interviews
- Witness Interviews
 - Claims Negotiation
 - Property Damage
 - Case Management
- Repair Coordination
 - Appraisal Review
 - Claim Documentation
 - Phone Communication
- Insurance Contracts
 - Fault Analysis
 - Customer Service

EXPERIENCE

Automobile Claims Resolution Capstone Analyst
Academic Research

January 2026 - May 2026
Bethlehem, PA

Completed supervised capstone work across simulated automobile losses, applying policy review, fact investigation, liability analysis, repair coordination, negotiation, and file resolution methods.

- Moved simulated automobile losses from first notice through documented coverage and settlement decisions.
- Reviewed personal auto policies, exclusions, deductibles, and facts before recommending claim handling steps.
- Interviewed customers, **claimants**, and **witnesses**, then compared statements with photographs and damage patterns.
- Evaluated accident facts and documentation, presenting defensible liability reasoning during faculty case reviews.
- Compared repair estimates and appraisal information, clarifying scope questions within simulated claim files.
- Negotiated role play settlements with customers and carriers, documenting offers and final dispositions.

Property Damage Claims Simulation
Academic Research

August 2025 - December 2025
Bethlehem, PA

Managed instructor reviewed property damage simulations, balancing concurrent case deadlines while practicing **customer communication**, coverage decisions, liability recommendations, repair coordination, and closed file review.

- Managed multiple simulated **property damage** claims, maintaining accurate electronic notes and deadline tracking.
- Applied policy provisions to hypothetical losses, documenting coverage conclusions and supporting contract language.
- Prepared phone call outlines explaining information needs, repair steps, decisions, and next actions.
- Analyzed narratives, witness statements, diagrams, and damage evidence for disputed liability facts.

- Coordinated mock repair workflows with **appraisers** and **estimators**, tracking questions and milestones.
- Presented closed file reviews, explaining investigation methods, decisions, negotiations, and documentation improvements.

PROJECTS

Automobile Claims Case Portfolio 📅 2026

Built a supervised case portfolio connecting first notice, coverage review, liability analysis, repair estimates, negotiation, and documented resolution. Feedback improved clarity across customer and carrier communications.

Coverage and Liability Review Workbook 📅 2025

Created a practical workbook for comparing policy language, loss facts, witness accounts, damage evidence, and responsibility decisions. Instructor feedback strengthened concise claim rationale.

LEADERSHIP & AWARDS

- Dean's List, Temple University, 2025
- Risk Management Case Competition Finalist, 2026
- Peer Mentor, Undergraduate Career Readiness Program, 2025 to 2026

CERTIFICATIONS

- Insurance Fundamentals Certificate 📅 2026
- Automobile Claims Handling Certificate 📅 2026

PROFESSIONAL AFFILIATIONS

- Student Risk Management Association member, 2024 to 2026
- Undergraduate Career Readiness Program participant, 2025 to 2026

LANGUAGES

- English (Native)
- Spanish (Beginner)

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST