

Charlie Blake

Claims Adjuster Trainee

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📍 Bethlehem, PA 18018

STRENGTHS

- 🔍 **Fact Gathering**
Mock interviews brought clearer loss details into case files, and peers sought help organizing difficult witness accounts.
- ♥ **Coverage Judgment**
Policy language and loss facts were compared carefully, helping faculty reviewers follow each coverage recommendation.
- 👂 **Customer Communication**
Plain language call outlines made sensitive claim conversations easier, with classmates noting calmer and clearer explanations.
- 🔧 **Repair Coordination**
Estimate comparisons exposed scope questions early, giving simulated appraisers and estimators a cleaner path forward.
- 🗣 **Negotiation**
Role play discussions recorded offers and rationale clearly, building confidence during customer and carrier settlement conversations.

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

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 📅 2026 📍 Philadelphia, PA

Coursework: Insurance contracts, coverage analysis, liability evaluation, claims operations

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

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.

English Native

Spanish Beginner

A donut chart with a light gray outer ring and a white inner circle. The number '8' is centered in the white circle, with the word 'MONTHS' below it. The chart is divided into two equal halves by a vertical line.

- Automobile Claims Resolution Capstone Analyst at Academic Research (4 Months)

● Property Damage Claims
Simulation at Academic
Research (4 Months)

- 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

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST