



Leila Watson

Homeowner Claims Quality Assurance Senior Analyst

☎ (704) 555-6189 ✉ leila.watson@example.com

🌐 linkedin.com/example/leilawatson 📍 Charlotte, NC 28203

SUMMARY

Senior homeowner **property claims quality assurance** professional with 10 years of claims experience, including more than 3 years focused on auditing, control evaluation, **risk detection**, and **remediation**. Plans and executes concurrent claims audits using sampling concepts, quantitative claim and financial data, qualitative file evidence, Excel, and MS Access. Reviews complex homeowner claim events, identifies recurring control gaps, and develops practical recommendations that account for process interdependencies and operational risk. Prepares persuasive reports and presentations that make technical findings clear for claims leaders and executives. Builds productive relationships through meetings, follow up testing, teaching, and mentoring newer analysts. AIC certified, with a steady record of supporting fair claim decisions, adapting to shifting priorities, and maintaining defensible workpapers.

EXPERIENCE

Senior Claims Quality Assurance Analyst

Evergreen Home & Casualty 📅 April 2023 to Present 📍 Charlotte, NC

Leads concurrent homeowner claims audits from planning through executive presentation, connecting quantitative evidence and file review findings with control improvement, remediation, and analyst development.

- Led homeowner claims audits using **sampling** plans and financial data, identifying **control gaps** and remediation priorities.
- Analyzed Excel and **MS Access** data for severity, payments, reserves, and handling patterns during **audit** scoping.
- Prepared executive reports linking file evidence with process interdependencies, control weaknesses, and practical recommendations.
- Facilitated findings **meetings** with claims managers, testing corrective actions against observed risks and audit evidence.
- Mentored newer QA analysts on **audit planning**, evidence documentation, sampling, and presentation practices.
- Managed concurrent targeted reviews through changing priorities, preserving defensible workpapers and consistent quality standards.

Claims Audit Analyst

Blue Ridge Property Assurance 📅 January 2020 to March 2023 📍 Richmond, VA

Executed homeowner claims quality reviews and follow up testing, translating technical file observations into remediation guidance while supporting peer calibration and analyst development.

- Executed homeowner claims reviews using technical claim knowledge and structured **audit** procedures across complex files.
- Used Excel and relational database queries to segment populations, detect payment patterns, and select focused samples.
- Evaluated coverage, investigation, estimating, documentation, communication, and settlement events for recurring risks.
- Drafted findings and **presentations** that translated technical observations into clear remediation recommendations for **claims leaders**.
- Tracked corrective actions through follow up testing, checking root cause response and new control concerns.
- Led peer calibration and coached developing analysts on file review, evidence standards, and leader communication.

Senior Homeowner Claims Adjuster

Piedmont Mutual Insurance 📅 July 2018 to December 2019 📍 Greensboro, NC

Managed complex homeowner claims while serving as a technical resource for adjusters, supporting internal quality reviews and identifying documentation, coverage, and process risks.

STRENGTHS

- 🔍 **Evidence based auditing**
Audit planning connected claim files, payment data, and sampling evidence. Colleagues valued clear findings that pointed toward practical action.
- 🏠 **Claims judgment**
Complex homeowner files called for balanced coverage and damage analysis. That experience kept audit conclusions grounded in real handling decisions.
- ♥ **Executive communication**
Dense findings became clear reports and presentations. Claims leaders could see risk, root causes, and next steps without losing important context.
- 👥 **Mentoring and teaching**
Newer analysts often brought difficult files for review. Coaching focused on evidence, judgment, and confident communication, not just checklist completion.
- ☰ **Calm prioritization**
Concurrent reviews and shifting deadlines required practical choices. Consistent workpapers kept progress visible when priorities changed quickly.

SKILLS

Homeowner Claims

Property Claims Handling

Claims Quality Assurance

Claims Auditing Audit Planning

Sampling Quantitative Analysis

[Qualitative Analysis](#) [Risk Detection](#)

[Control Gaps](#) [Microsoft Excel](#)

[Microsoft Access](#) [Microsoft Word](#)

[Microsoft PowerPoint](#)

[Executive Reporting](#)

LANGUAGES

English Native

Spanish Beginner

MY CAREER

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MONTHS

- Managed complex homeowner claims through policy analysis, investigation, estimating review, reserves, and settlement decisions.
- Reviewed contractor estimates, damage documentation, and financial components for supported payment recommendations.
- Identified recurring process and documentation issues, sharing examples that guided targeted coaching conversations.
- Served as a technical resource for newer adjusters handling coverage, property damage, and difficult conversations.
- Used claim reports and Excel tracking to monitor inventory, deadlines, payments, and emerging catastrophe risks.
- Supported internal quality reviews with complete documentation, **audit** responses, and feedback implementation.

Homeowner Claims Adjuster

Coastal Plains Indemnity 📅 October 2016 to June 2018 📍 Raleigh, NC

Handled homeowner property claims from first notice through resolution, building foundational expertise in coverage, investigation, documentation, financial decisions, and customer communication.

- Handled homeowner **property claims** from first notice through resolution, investigating facts and documenting damages.
- Evaluated estimates, photographs, invoices, and records for supported payment recommendations within authority.
- Maintained notes, reserves, correspondence, and diary controls so reviewers could follow decision rationale.
- Coordinated with policyholders, contractors, vendors, and specialists while gathering information for fair decisions.
- Used Word and Excel for correspondence, loss summaries, payment tracking, and weather event workload organization.
- Applied reviewer coaching to strengthen technical handling, documentation, and escalation judgment.

PROJECTS

Homeowner Claims Audit Framework 📅 2023

Built a practical audit framework for concurrent homeowner claim reviews, combining sampling, financial data, file evidence, and risk based prioritization. Clear workpapers helped reviewers connect recurring findings with remediation actions.

Claims Remediation Follow Up 📅 2022

Created a follow up review process for corrective actions after claims audits. Testing focused on root causes, control performance, and unintended risks, giving claims leaders clearer evidence for decisions.

LEADERSHIP & AWARDS

- AIC credential earned in 2019, recognizing applied knowledge across claims handling, coverage, investigation, and settlement practices.
- Selected as a peer coaching resource for newer analysts and adjusters, supporting stronger evidence standards and clearer leader communication.
- Trusted to present complex audit findings to claims managers and business partners, helping move remediation discussions forward.

EDUCATION

Bachelor's Degree in Risk Management and Insurance

Appalachian State University 🎓 GPA: 3.5 📅 2016 📍 Boone, NC

Coursework: Property insurance, Claims management, Risk analysis, Business statistics

CERTIFICATIONS

- Associate in Claims (AIC) 📅 2019

- Insurance Claims Quality Certificate 📅 2023

TECHNICAL SKILLS

- **Claims Auditing:** Audit planning, Audit execution, Follow up testing
- **Homeowner Claims:** Coverage analysis, Property damage, Settlement review
- **Risk Analysis:** Risk detection, Control gaps, Process risk
- **Statistical Methods:** Sampling concepts, Basic statistics, Population segmentation
- **Data Analysis:** Quantitative analysis, Qualitative analysis, Financial data
- **Microsoft Office:** Microsoft Excel, Microsoft Word, Microsoft PowerPoint
- **Database Tools:** Microsoft Access, Relational databases, Database queries
- **Audit Reporting:** Executive reports, Findings presentations, Remediation recommendations
- **Claims Operations:** Claim handling events, Reserves, Payments
- **Leadership Development:** Teaching, Mentoring, Peer calibration

PROFESSIONAL AFFILIATIONS

- Claims quality assurance and audit peer learning groups, with regular exchange of sampling, documentation, and remediation practices.
- Property claims professional network, maintaining connections with adjusters, auditors, claims leaders, and insurance educators.

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST