

STRENGTHS

-  **Coverage judgment**
Translated policy language, endorsements, exclusions, and evidence into clear claim positions. Difficult coverage questions became practical decisions.
-  **Litigation coordination**
Guided counsel, experts, investigators, and vendors through changing litigation needs. File teams gained clearer direction and expense awareness.
-  **Reserve discipline**
Adjusted reserves as evidence and exposure changed. Review conversations became more focused, with stronger support for financial decisions.
-  **Claim investigation**
Connected statements, reports, records, photographs, and estimates into useful exposure assessments. Peers often sought help with difficult files.
-  **Peer development**
Used complex file reviews and negotiation preparation to support junior adjusters. Coaching felt practical, direct, and useful during live work.

SKILLS

- Property and Casualty Claims
- Commercial Auto General Liability
- Bodily Injury Property Damage
- Premises Liability
- Catastrophic Property Claims
- Complex Casualty
- Coverage Analysis
- Policy Interpretation

SUMMARY

Senior **property and casualty claims** professional with 10 years of progressive adjusting experience across **commercial auto, general liability, bodily injury**, property damage, premises liability, catastrophic property, and litigated claims. Manages complex and high exposure files from investigation through settlement, mediation, or trial preparation. Applies policy interpretation, coverage analysis, liability assessment, damages evaluation, reserving, and negotiation judgment. Directs defense counsel, coverage counsel, experts, engineers, appraisers, investigators, and vendors while monitoring legal expense and claim strategy. Produces clear coverage positions, settlement evaluations, litigation updates, and compliant claim documentation. Mentors junior adjusters, supports audits and quality reviews, identifies fraud indicators and recovery opportunities, and brings practical judgment to sensitive customer and legal matters.

EXPERIENCE

- Senior Claims Adjuster, Complex Property and Casualty Claims**
Northstar Commercial Insurance Group  February 2023 - Present  Grand Rapids, MI
- Owns complex commercial auto, general liability, bodily injury, **premises liability**, and property files from assignment through resolution. Provides technical direction on high exposure matters, litigation strategy, reserving, vendor coordination, and junior adjuster development.
- Documented high exposure claim strategies using **coverage analysis**, liability evidence, and damages assessments
 - Integrated policy forms, endorsements, exclusions, **medical records, estimates**, and expert findings into decisions
 - Revised reserves as injury severity, property scope, liability, and litigation posture changed
 - Directed **defense counsel** through discovery, mediation, experts, and settlement with legal expense review
 - Negotiated represented and unrepresented claims within authority using documented **settlement evaluations**
 - Mentored junior adjusters through complex file reviews, audit feedback, and negotiation preparation

- Claims Adjuster II, Litigated Commercial Claims**
Lakeview Mutual Casualty  June 2020 - January 2023  Lansing, MI
- Handled litigated and pre litigation commercial auto, bodily injury, **property damage**, and general liability claims. Connected policy language, evidence, reserves, counsel guidance, and recovery opportunities within compliant claim files.
- Built exposure assessments from interviews, **police reports**, medical records, **photographs**, appraisals, and repairs
 - Prepared **coverage position letters** linking **policy language**, disputed facts, damages, and recommendations
 - Coordinated defense attorneys, investigators, medical reviewers, and experts through changing litigation strategy
 - Adjusted reserves and negotiation plans as evidence, liability, and injury information developed
 - Preserved evidence for fraud review and **subrogation** recovery channels
 - Maintained compliant claim notes and diary controls across a fast moving caseload

- Claims Adjuster, Property Losses**
Great Lakes Property Assurance  August 2018 - May 2020  Kalamazoo, MI
- Investigated personal and commercial property losses, including weather related and higher complexity damage. Evaluated coverage, scope, reserves, engineering findings, field conditions, and payment documentation while applying state requirements and fair claims practices.

Liability Analysis

Damages Evaluation Reserving

Settlement Negotiation

Litigation Management

LANGUAGES

English Native

Spanish Intermediate

MY CAREER



● Senior Claims Adjuster, Complex Property and Casualty Claims at Northstar Commercial Insurance Group (3.7 Years)

● Claims Adjuster II, Litigated Commercial Claims at Lakeview Mutual Casualty (2.6 Years)

● Claims Adjuster, Property Losses at Great Lakes Property Assurance (1.8 Years)

● Claims Representative, Auto and Liability at Midwest Auto & Liability Insurance (1.8 Years)

- Investigated weather related property losses through statements, photographs, estimates, and site observations
- Resolved **coverage** and scope disputes with policyholders, contractors, and **appraisers**
- Established building and contents reserves, then updated estimates as facts changed
- Coordinated **engineers** and independent adjusters on technically complex property losses
- Completed **field inspections** and prepared large loss summaries for management review
- Applied state **insurance** requirements and **fair claims practices** to correspondence and payments

Claims Representative, Auto and Liability

Midwest Auto & Liability Insurance 📅 October 2016 - July 2018 📍 Battle Creek, MI

Managed auto physical damage and lower severity **bodily injury** claims while building core investigation, liability, damages, negotiation, documentation, and recovery skills. Escalated emerging complexity with clear file support.

- Investigated auto losses through driver, claimant, witness, and repair facility interviews
- Compared statements with loss evidence to support documented liability assessments
- Reviewed repair estimates and medical documentation, escalating emerging complexity appropriately
- Negotiated routine settlements within authority using liability and damages evaluations
- Maintained electronic claim files, diary activity, and correspondence within required timeframes
- Recognized recovery opportunities and preserved documentation for subrogation review

PROJECTS

Complex Claim Audit and Quality Review 📅 2024

A difficult file exposed inconsistent documentation across several reviews. Built a practical review approach for coverage positions, reserves, diary controls, legal updates, and payment support, helping peers address gaps before formal audit activity.

Claims Peer Mentor Program 📅 2024

New adjusters often needed a second set of eyes on difficult files. Provided structured coaching on policy interpretation, liability analysis, negotiation preparation, and file presentation through an internal development program.

LEADERSHIP & AWARDS

- Claims Peer Mentor, internal development program, 2024 to Present
- Claims Quality Review Contributor, 2023 to Present
- Associate in Claims designation earned for advanced claims knowledge, 2021

EDUCATION

Bachelor's Degree in Business Administration, Risk Management and Insurance

Ferris State University 🎓 GPA: 3.5 📅 2016 📍 Big Rapids, MI

Coursework: Insurance law, claims management, risk analysis, property and casualty underwriting

CERTIFICATIONS

- Associate in Claims, AIC 📅 2021
- Michigan Adjuster License, Active 📅 2026
- Multi State Adjuster Licenses, Active in Applicable Jurisdictions 📅 2026

TECHNICAL SKILLS

- **Claim Types:** Commercial auto, general liability, bodily injury
- **Property Claims:** Property damage, catastrophic property, premises liability
- **Coverage Analysis:** Policy interpretation, endorsements, exclusions
- **Liability Review:** Liability assessment, damages evaluation, exposure analysis
- **Settlement Work:** Settlement negotiation, settlement evaluations, payment coordination
- **Litigation Support:** Discovery, mediation, arbitration, trial preparation
- **Legal Coordination:** Defense counsel, coverage counsel, legal expense review

- **Claim Evidence:** Police reports, medical records, photographs
- **Property Evaluation:** Estimates, appraisals, engineers
- **Compliance Practices:** State insurance regulations, fair claims practices, claim documentation
- **Recovery Review:** Subrogation, fraud indicators, evidence preservation
- **Quality Operations:** Claim audits, quality assurance, process improvement
- **Claim Systems:** Claims management systems, electronic claim files, diary controls
- **Professional Credentials:** AIC, Michigan adjuster license, multi state adjuster licenses
- **Vendor Coordination:** Investigators, medical reviewers, independent adjusters

PROFESSIONAL AFFILIATIONS

- Active member of internal claims quality review initiatives
- Participant in professional claims mentoring and technical development activities

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST