

Boiler Machinery Loss Consultants, LLC

President, 8/13 to Present

Dedicated insurance professional with more than 24 years of experience investigating and processing Equipment Breakdown insurance claims. Other areas of experience include Loss Control Engineering, Risk Engineering, and Hospital Plant Management. Excel in analyzing damages/causes, interpreting policies and negotiating payment solutions. Effectively manage multiple, high-priority projects and take pride in providing exemplary customer service.

Key Skills

- Claims Handling and Investigations
- Risk Assessment and Mitigation
- Equipment Reliability Assessments
- Damage Assessment
- Evaluation of Liability Exposure
- Claims Reports and Documentation
- Policy Interpretation
- Complex Claims Handling
- Specialized Claims Handling

Experience

Zurich American Insurance Company - San Francisco, CA

National General Adjuster, 12/09 to 7/13

Analyze claims to determine extent of company's liability, make approval or denial decisions and negotiate settlements with claimants in accordance with policy provisions. Collaborate with insurance agents and interview claimants to correct errors, rectify omissions and investigate questionable issues. Managed vendors as needed to complete investigations and claim solutions

Outcomes:

- Complex large loss handler for Equipment Breakdown claims
- Power Industry Claim Specialist(Hydro Electric, Gas Turbines, Etc)
- Builders Risk Machinery Claims Specialist
- Printing Industry Claim Specialist
- Medical Equipment (MRI and CT)Claim Specialist
- Cold Storage Ammonia Contamination Claim Specialist

Zurich American Insurance Company - San Francisco, CA

National Manager Boiler & Machinery Claims, 2/05 to 12/09

This position has clear and distinct accountability for business results. Reviews the management and investigation of various workers' compensation, property/casualty claims. Determines liability, secures information, and reviews coverage with claims adjusters and team managers (claim supervisors).

Outcomes:

- Accountable for total Boiler and Machinery Claim operations nationwide. Reduced claim file leakage and enhanced file management. Improved QA audit score by 40% by successfully managing Best Practice document.
- Conduct quarterly self audits of Machinery Breakdown claims for compliance to Best Practice.
- Participate in the development of the strategic plan for Express Claims.
- Apply claims and target market knowledge to identify how the organization can meet customer claim service needs.
- Manages claim center resources to deliver customized claim service.
- Contributes to profitability by effectively implementing "Claims Best Practices" to manage loss payments and claim expenses.
- Drive automation of key processes to realize cost, time, and accuracy and/or quality improvements.
- Work cooperatively across claim centers and offices to ensure coordination of services and sharing of best practices.
- Work cooperatively with underwriters, insurance brokers, and risk engineering on lessons learned from complex claims investigation.
- Developed a strong understanding of insurance policies and legal issues through completion of a series of INS classes coupled with in-depth, multi-week claims training.

Zurich American Insurance Company - San Francisco, CA

Senior Claim Specialist Boiler & Machinery Claims, 8/02 to 02/05

Outcomes:

- Under limited supervision, handles claims of medium to high exposure and complexity within specific limits and authority.
- Generally handles all standard line of business claims with complex coverage.
- Area of specialization includes Turbines, Power Generation, Hospitals, Hydro Electric Plants, Cement Mills, and Printing Industry.
- Designated trainer for Equipment Breakdown Exposure

Hartford Steam Boiler Inspection and Insurance Company - Concord, CA

Claims Manager Boiler & Machinery Claims, 07/95 to 02/02

Outcomes:

- Review assigned claims files ranging from \$5,000 to \$1,000,000 for liability issues and establishes reserves as needed.
- Analyze reports of investigations from field inspectors to determine liability, and evaluate the report.
- Attend settlement and negotiation meetings with direct and client company customers.
- Proof read submitted loss prevention reports before submission to customers. Provide customer
- Support to direct customer and client companies regarding coverage and policy issues.
- *Areas of expertise* include large loss handling, Claims Equipment Breakdown exposure training, Underwriter Training, Continuing Education (CE) for Boiler & Machinery Insurance, Policy Interpretations, Printing Industry, MRI Machines, CNC Milling, Plastics, and Hospital Equipment.
- Maintains working relationship with our underwriters in an effort to write a more profitable book of business nationwide.
- Maintains assigned special accounts in addition to normal claims load.
- ***Reinsurance Company Claims Manager*** - Responsible for claims related training, and solving claim related problems for Reinsurance Companies Regional Claims Offices Nationwide. Duties included power point claims presentations, claims training, policy interpretations, and continuing education training. I was a member of the client integration team for all Reinsurance Companies insured by Hartford Steam Boiler Inspection and Insurance Company.

Hartford Steam Boiler Inspection and Insurance Company - Concord, CA

Claims Adjuster Boiler & Machinery Claims, 07/94 to 07/95

Outcomes:

- Review assigned claims files ranging from \$5,000 to \$100,000 for liability issues and establishes reserves as needed.
- Analyze reports of investigations from field inspectors to determine liability, and evaluate the report.
- Attend settlement and negotiation meetings with direct and client company customers.
- Proof read submitted loss prevention reports before submission to customers. Provide customer support to direct customer and client companies regarding coverage and policy issues.

Hartford Steam Boiler Inspection and Insurance Company - Los Angeles, CA

Boiler & Machinery Risk Engineer I & II 08/90 to 05/94

Outcomes:

- Maintained engineering territory in Los Angeles (San Gabriel Valley) for 4 years.
- Provided customer service in the area of State Pressure Vessel Certificate Inspections, occupancy risk evaluations, claims investigations, first inspection orders, and ammonia and infrared surveys.
- As an Authorized Pressure Vessel Inspector, maintained several vessel code shops, and major oil refineries.
- Attended settlement meeting with the claims department.
- Assisted in training new hire inspectors, and provided support to the marketing and underwriting staff.
- Received several awards for claims investigations and first inspection order completions. (1990-1994)

United States Air Force

Non-Commissioned Officer 02/70 to 09/90

Outcomes:

- Twenty years overall experience supervising, operating, maintaining central and hospital plants for the U.S Air Force.
- Planned and supervised complete renovation and modernization of several central and hospital plants.
- Served additional duty as contract inspector, and served as a plans and program committee member.
- Non Commissioned Officer In Charge of Prime Beef (Base Emergency Engineering Force), and Disaster Preparedness.
- Responsible for monitoring and scheduling training for 250 members Prime Beef Force.
- Maintained readiness and operability of weapons and chemical warfare equipment. (1989-1990)
- Maintained, operated, and supervised hospital central plant.
- Responsible for general maintenance and repair of all hospital buildings and facilities. Supervised 8 military and 6 civilian employees. (1988-1989)
- Supervised operations of base heating and air conditioning shop including two large hospital plants.
- Responsible for all base heating facilities.
- Supervised 16 military and 10 civilian employees. (1980-1988)
- Responsible for operation and maintenance of central plants and trained other workers. (1971-1980)
- Completed technical training and entered on the job training in operating central plants. (1970-1971)

Community College of the Air Force
Associates Degree in Heating, Ventilation,
Air Conditioning Technology

Crafton Hills College, Yucaipa, CA
Associates Degree in Business Administration

University of Phoenix, Phoenix, AZ
Bachelor of Science in Business Management

Education
