

STRENGTHS

- Coverage Judgment**
On difficult liability files, connected policy language with facts and statutes, giving leadership clear options for defensible decisions.
- Investigation Discipline**
When evidence arrived in pieces, built complete files from statements, reports, records, photographs, and appraisals for stronger evaluations.
- Counsel Collaboration**
Worked through case strategy with defense counsel and experts, turning uncertain next steps into practical plans for mediation or trial.
- Negotiation Clarity**
Explained injury exposure and valuation plainly during tense discussions, helping claimants, attorneys, and leaders reach workable resolutions.
- File Stewardship**
Made diary reviews and activity notes useful again, giving teams visible deadlines, reserve rationale, and a reliable path toward closure.

SKILLS

- Litigated Auto Claims
- Personal Auto Liability
- Commercial Auto Liability
- Full-File Claims Handling
- Coverage Analysis
- Reservation of Rights
- Liability Investigations
- Legal Terminology
- Medical Terminology
- Case Law Research
- Defense Counsel Management

SUMMARY

Litigation claims professional with 9+ years handling personal auto and **commercial auto liability** matters, including more than five years managing full-file litigated injury claims. Coverage analysis, reservation of rights correspondence, liability investigations, legal research, medical documentation, **defense counsel** strategy, expert selection, and settlement evaluation support sound claim outcomes. Clear communication with claimants, attorneys, medical providers, insureds, vendors, and leadership keeps difficult files moving. Claim diaries, indemnity and expense reserves, regulatory documentation, vendor controls, and **Department of Insurance** requirements receive consistent attention. Texas All-Lines and Illinois adjuster licenses, plus an Associate in Claims designation, support immediate contribution to complex litigation operations. Ready to help a claims organization protect policy obligations, financial integrity, and **quality service**.

EXPERIENCE

Senior Litigation Specialist

Red Oak Risk Administrators January 2025 - Present Chicago, IL

- Leads a mixed portfolio of litigated personal auto and **commercial auto liability** injury claims. Guides file strategy, regulatory documentation, counsel coordination, reserve decisions, vendor review, and examiner development while protecting financial and service outcomes.
- Prioritized litigated auto exposures through diary reviews and jurisdiction-specific compliance checks.
 - Partnered with defense counsel on discovery, declaratory judgment matters, **experts**, mediation, and trial positioning.
 - Presented coverage positions and evaluations using **police reports, medical specials**, photographs, appraisals, and reserve rationale.
 - Resolved disputed liability and injury matters through documented negotiations within appropriate **settlement authority**.
 - Audited defense counsel files and vendor invoices, correcting documentation gaps and expense concerns.
 - Coached newer examiners on **coverage forms**, reservation letters, regulatory deadlines, and defensible conclusions.

Litigation Claims Adjuster

Northstar Claims Partners July 2022 - December 2024 Evanston, IL

- Managed full-file litigated auto claims from suit notice through resolution, coordinating investigations, coverage review, counsel activity, expert referrals, reserve changes, mediation, and settlement authority across complex injury exposures.
- Managed full-file litigated auto claims from suit notice through resolution and closure.
 - Secured **statements** and evidence from insureds, claimants, witnesses, law enforcement, providers, and repair facilities.
 - Interpreted policy language, statutes, and **case law** for **coverage** issues and reservation correspondence.
 - Maintained indemnity and **expense reserves** as treatment, negligence, venue, and defense recommendations changed.
 - Evaluated **field investigators** and medical or accident reconstruction experts against defined factual questions.
 - Negotiated with plaintiff and **defense counsel** using organized exposure summaries for settlement authority.

Senior Auto Claims Examiner

Meridian Auto Assurance January 2020 - June 2022 Oak Park, IL

Examined complex personal and **commercial auto liability** files involving bodily injury, disputed fault, uninsured motorists, and non-standard policies. Coordinated evidence, counsel, medical review, underwriting input, reserves, and regulatory documentation.

Settlement Negotiation

Claim Evaluations

Reserve Management

Vendor Management

LANGUAGES

English Native

Spanish Intermediate

MY CAREER



● Senior Litigation Specialist at Red Oak Risk Administrators (1.7 Years)

● Litigation Claims Adjuster at Northstar Claims Partners (2.4 Years)

● Senior Auto Claims Examiner at Meridian Auto Assurance (2.4 Years)

● Auto Claims Representative at Lakeshore Indemnity Services (2.9 Years)

- Examined complex auto liability files involving bodily injury, disputed fault, and uninsured motorists.
- Conducted **investigations** using statements, police reports, medical bills, treatment records, **photographs**, estimates, and appraisals.
- Applied **coverage forms** and Illinois **Department of Insurance** requirements to document liability decisions.
- Coordinated defense attorneys, medical reviewers, independent adjusters, and underwriting partners around developing exposure.
- Prepared reserve and settlement packages connecting **medical specials**, damages, negligence, venue, and litigation expense.
- Improved file quality through disciplined diaries and activity notes that clarified deadlines and resolution strategy.

Auto Claims Representative

Lakeshore Indemnity Services 📅 January 2017 - December 2019 📍 Naperville, IL

Handled first-party and third-party auto claims from loss report through payment or closure. Built foundational capability in liability, coverage, damages, customer **communication**, statutory contacts, vendor coordination, and emerging injury evaluation.

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- Gathered statements and ordered **police reports**, photographs, repair estimates, medical records, and **appraisals**.
- Reviewed policy provisions and state requirements with senior examiner support on coverage questions.
- Maintained claim diaries and activity notes while tracking contacts, milestones, **vendors**, and records.
- Negotiated property damage and emerging injury settlements within assigned authority and documented valuation decisions.
- Built legal and **medical terminology** knowledge through injury file reviews and structured mentoring.

PROJECTS

Complex Auto Liability Resolution Program 📅 2024

A difficult injury file became a practical study in disciplined claim strategy. Built evaluation workflows linking coverage, medical specials, comparative negligence, venue risk, reserves, counsel input, and settlement authority for more consistent resolution decisions.

Defense Counsel File Review Initiative 📅 2023

File audits revealed small documentation gaps that could become expensive later. Created review checkpoints for diary quality, activity notes, vendor invoices, defense strategy, expert referrals, and regulatory compliance across litigated auto matters.

LEADERSHIP & AWARDS

- Received Associate in Claims designation from The Institutes in 2021 after focused study in claim handling and insurance practice.
- Selected to coach newer examiners on coverage analysis, reservation letters, regulatory deadlines, and defensible file conclusions.
- Earned senior-level responsibility for complex personal and commercial auto litigation portfolios through sustained claim quality and sound judgment.

EDUCATION

Bachelor's Degree in Risk Management and Insurance

Illinois State University 🎓 GPA: 3.5 📅 2016 📍 Normal, IL

Coursework: Insurance Law, Claims Management, Risk Analysis, Business Communication

CERTIFICATIONS

- Texas All-Lines Adjuster License 📅 2024
- Associate in Claims (AIC) 📅 2021

- Illinois Adjuster License 📅 2018

TECHNICAL SKILLS

- **Claims Handling:** Full-file claims, litigated claims, complex injury claims
- **Auto Liability:** Personal auto, commercial auto, non-standard auto
- **Coverage Analysis:** Coverage forms, policy interpretation, reservations of rights
- **Legal Research:** Case law, statutes, declaratory judgment actions
- **Investigation Records:** Police reports, recorded statements, photographs
- **Medical Documentation:** Medical specials, treatment records, medical bills
- **Defense Resources:** Defense counsel, field investigators, accident reconstruction experts
- **Financial Evaluation:** Indemnity reserves, expense reserves, settlement authority
- **File Administration:** Claim diaries, activity notes, file audits
- **Regulatory Compliance:** Department of Insurance rules, state statutes, regulatory deadlines
- **Vendor Coordination:** Vendor invoices, repair facilities, independent appraisals
- **Office Applications:** Microsoft Office, document management, spreadsheet analysis

PROFESSIONAL AFFILIATIONS

- The Institutes, Associate in Claims community, 2021 - Present
- Claims and Litigation Management Alliance, Professional Member, 2022 - Present

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST