



**RALPH R. KUBICSEK, CPCU**  
**Gainesville, Florida**

**PROFESSIONAL EXPERIENCE**

LITIGATION ADJUSTERS INC., Gainesville, FL

**2009-Present**

- Attend mediations, settlement conferences, monitor trials and audit claim files.

INSURANCE CONSULTANT (Self-Employed), Gainesville, FL

**2007 - 2009**

- Analysis of claims operations, managerial needs, programs, efficacy of current models in place and providing recommendations. Re-staffing and/or repositioning within claims operations, utilizing cross-functioning, maximizing efficiency. Motivating existing staff to provide quality service while reducing loss ratio. Catastrophe claims management.

CABRILLO GENERAL INSURANCE AGENCY, INC. TIDEWATER CLAIMS, INC., San Diego, CA

**Vice President of Tidewater Claims**

**2005 - 2007**

- Managed claims program covering non-standard auto, homeowner's, and commercial; approximately 54,000 policies combined. Quality service, low loss ratio.
- Was a key player in putting together the Florida operation. Participated in state filings. Signed up 400 agency appointments. Found, furnished, and staffed office space in Florida.

AMERICAN CLAIMS MANAGEMENT, San Diego, CA

**2003 - 2005**

**Senior Vice President**

- Reduced loss ratio by over 20% in first two years, with quarterly audits improving from fair to excellent.
- Established claims handling processes and procedures resulting in reduced overall claims ratio by 20 points.
- Managed CA Homeowner's claims program covering over 12 eastern states, with 80,000 policies valued over \$64M. Supervised commercial wind/hail program for Florida catastrophes.
- Developed internal claims committee protocols resulting in reduced loss ratio.

TOWER HILL INSURANCE GROUP, INC - Gainesville, FL

**1997 - 2002**

**Senior Vice President of Claims**

- Successfully increased core team headcount from 23 to 93 to support policy base flux from \$200K to \$500K.
- Responsible for catastrophe operations with 600,000 hurricane policy exposure across multiple states.
- Developed and maintained business network of >20 independent contractors and field experts.

18800 Delaware Street, Suite 308, Huntington Beach, CA 92648

(714) 841-2525 Fax (714) 841-2561 Cell (818) 209-6012

(866) SETTLE O (Toll Free) (866) 738-8530 [robinson@litigationadjustersinc.com](mailto:robinson@litigationadjustersinc.com)

[www.litigationadjustersinc.com](http://www.litigationadjustersinc.com)



FOREMOST INSURANCE COMPANY – Clearwater, FL

**1985 - 1997**

**Regional Litigation Supervisor**

- Developed mediation process for settling liability claims for FL resulting in cost savings in excess of \$10M.
- Responsible for all claims across 7 states managing core team of 26.
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AMERICAN MODERN HOME INSURANCE COMPANY – Tampa, FL

**1982 - 1985**

**Claims Examiner**

- Managed Florida field office and all catastrophe exposure, and field adjuster supervision.

INSURANCE COMPANY OF NORTH AMERICA – Tampa, FL

**1979 - 1982**

**Senior Claims Adjuster**

- Handled major commercial and personal losses for Hillsboro School District and Tampa Airport.
- Provided direction and guidance to risk managers for underwriting issues.

CRAWFORD AND COMPANY INSURANCE ADJUSTERS - Miami, FL

**1974 - 1978**

**Multi-Lines Adjuster**

**EDUCATION**

University of West Florida, Pensacola, Florida – B.S. Marketing; June, 1974

**HONORS AND ACTIVITIES**

Chartered Property and Casualty Underwriter since 1990  
Foremost President's Club - 1995  
Foremost Supervisor of the Year  
Foremost, President of the Claims Activities Committee  
Member of the North Florida Chapter of CPCU  
Served on Education Committee – CPCU  
Little League Coach and Manager  
Volunteer - Land O' Lakes Chamber of Commerce  
Volunteer Gainesville Pet Rescue

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