



Patrick J. Mullaghy, CPCU, MBA
Geneva, Illinois

SUMMARY

Innovative, results proven, insurance leader with extensive and dynamic hands-on insurance experience managing and leading complex programs, issues, coverage and claims for an array of national and international clients.

- Proven team-player and impact contributor who works endlessly to collaborate with internal and external stakeholders.
- Knowledgeable, creative, market-facing manager who develops, analyzes and models quality assurance.
- Confirmed mastery of challenging negotiations, and how to optimize opportunities resulting in total cost savings.
- Dedicated senior claims committee member in pilot, local, regional, and international workflow claim projects.

PROFESSIONAL EXPERIENCE

08/15 to Present, **Litigation Adjusters, Inc.** – Chicago, IL

Senior Adjuster

08/2015 –

Currently a Consultant with Litigation Adjusters, Inc., and in that capacity, monitor and report on trials, attend mediations & arbitrations on behalf of carriers and TPAs, and conduct TPA liability audits.

04/14 to 02/15, **Colony Specialty Ins. Co.** – Chicago, IL

Senior Technical Claims Specialist

04/2014 – 02/2015

Sole Chicago claims representative with full responsibility for the most complex primary and excess litigation throughout the U.S. Demonstrated outstanding productivity results in litigation management, closing ratio,

2134 Main Street, Suite 275, Huntington Beach, CA 92648
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negotiated settlements and reworked troublesome coverage litigation. Directed IA's in field investigation and TPA oversight on unbundled accounts.

07/95-04/14, **Zurich North America** – U.S. Head Office, Schaumburg, IL

Major Case Unit Manager – Specialties

8/2011-

04/2014

Responsible for 185 national Specialties Major Case Unit claims covering primary and excess exposures. Claims involve complex coverage analysis including notice, triggers, contribution understandings and apportionment between parties. Resolved one-tenth of the claims in one quarter saving 7 million in reserves. Supervised field representative on local claims.

International Casualty Claims Manager

10/2000–8/2011

Responsible for claims involving the largest premium, most complex program accounts, for global corporate customers. Reported claim exposures to BU leaders, actuary, Captives, Reinsurers and service level agreement insured's.

- Managed, supervised, and brought to conclusion over \$100 million indemnity claims exercising a keen awareness and calculating approach to ultimate risk neutral value and exposure. Successfully achieved ALAE cost reduction, driven by proactive resolution, strong adherence to Best Practices and prudent vendor management control. Claims involved bundled and unbundled customers. Personally compliant with all U.S. State licenses.
- Personal pending of nearly 75 files and \$65 million in indemnity and expense, while collaborating and directing counsel in every U.S. state. Claims include fully fronted accounts, unbundled, alternative risk transfer, cash flow, and captive arrangements. Participated in auditing internal claims and state/federal regulatory compliance (CMS/SCHIP), captive monitoring / reporting and reinsurance (Facultative and Treaty) arrangements.
- Investigated, evaluated and resolved BI/PD third-party claims involving Complex Products, General Liability, Construction, Construction Defect, Wrap-up, Builders Risk, Professional Liability, High net-worth, Key Employee, Energy, Premises, Personal/Commercial Auto Liability, UM/UIM PIP, Property Damage, EPL, WC/EL, Recalls, and Food Illness claims. End-to-end claims responsibility including contribution or subrogation recovery on legal theories.
- Awarded company "Coverage Champion" designation. Addressed first-party coverage claims involving vertical and horizontal participation, forms and endorsements layering, contract coordination, and

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Additional Insured competitive positions. Managed Extra-Contractual, Time Limit Demands, Punitive and Bad Faith claims.

International Casualty Major Case Unit Supervisor

Promoted 10/96-10/2000

Investigated, analyzed and resolved indemnity and expense exposures for domestic and international claims. Demonstrated an ability to implement difference in conditions/limits (DIC & DIL) coverage and improve performance in courtesy claims.

- Participated in mediations tactfully showing empathy in traumatic incidents while bettering company's risk-neutral evaluation. Monitored key trials and reported courtroom dynamics to senior management and reinsurance.
- Championed measuring analytical data on openings / closings / age-pending / re-openings and suit counts. Consistently achieved 100% annual closing ratio. Leveraged IT in systems upgrade and paperless environment.
- Served as process improvements instructor in carriers high-performance negotiation program.

Major Case Unit Supervisor

Promoted 07/95-10/96

- Supervised Los Angeles, CA MCU claims. Initiated changes and improved performance bolstering an environment of collaborative problem-solving, implemented regular review calls and lengthily workshops in the branch office.
- Surpassed organizational objectives and benchmarks resulting in Best Claim Office award for Woodland Hills office.
- Stabilized a previously high-turnover office with real personnel development and positive culture environment.
- Handled auditing responsibilities for open and closed branch claims and throughout the organization.

American Country Ins. Co. – Chicago, IL (now part of Kingsway International)

09/82-07/95

Began as a general adjuster, promoted to team manager in two years, and promoted again in four years to Litigation Manager. ACIC began as an IL transportation specialist and developed into multiple-state carrier writing homeowners, auto, small businesses, low-end construction artisan, WC and transportation risks.

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- Achieved major cost reductions, paring down outside panel representation while developing staff counsel.
- Directed all phases of litigation including helping to develop a paper to electric data office.
- Attended and monitored significant exposure trials. Negotiated or prepared to mediated high exposure claims.
- Provided leadership direction in hiring. Coached/mentored/trained and developed staff. Supervised 4/5 adjusters.

EDUCATION

Lake Forest Graduate School of Business, Lake Forest, Illinois Master of Business Administration (MBA)	2005
Fitzwilliam College, Cambridge, UK - part of MBA overseas study. Voted team winner by University staff in presentation of European Case Study	2004
The American Institute for Chartered Property Casualty Underwriter, Malvern, PA Chartered Property and Casualty Underwriter (CPCU)	1994
Northern Illinois University, DeKalb, Illinois Bachelor of Science	1982
Board member of Engineering & Technology Alumni Society at NIU	2011 / present