



MICHAEL A. CULLINS
PASADENA, CALIFORNIA

AREAS OF EXPERTISE:

- Highly successful negotiator of intricate and complex policies that are litigated in state and federal courts. Negotiate with attorneys, claimants, insurers and other representatives to ensure appropriate case settlement within company guidelines, reserves, and budgetary goals.
- Ability to achieve fair settlements and close cases without the need for litigation often times well below anticipated liability.
- Proactive with defense and plaintiff counsels when claim is identified to be resolved early.
- Consistently exceed employer and client expectations in administering and investigating cases of non-litigated and litigated bodily injury, casualty, products liability, construction defect and property damage claims.
- Excellent interviewing skills with insured and claimants with ability to obtain all pertinent data and information, maintain file records and documentation.
- Chosen by senior management to serve on national audit team due to high marks in technical knowledge of this area and strong communication skills.
- Highly knowledgeable in all phases of the litigation process for general liability and auto claims including insurance fraud, slip and fall, manufacturer defect, food poisoning, and material damage.
- Experience in interpreting policies to verify coverage, assess liability and determination of damages.
- Participation in mandatory settlement conferences and court ordered mediations.
- Have served as a member of the national audit team for CNA.
- Arrange timely payments to all vendors, treating physicians, medical and service providers, insured, and any other related parties.
- On-going regional back-up negotiator and mentor to others when needed.

EMPLOYMENT HISTORY:

10/2018 – PRESENT LITIGATION ADJUSTERS, INC., Pasadena, CA
Senior Adjuster

- Monitor trials, attend mediations and settlement conferences.

EMPLOYMENT HISTORY (CONT'D.):

- 6/2016 – 6/2018 HUB INTERNATIONAL INSURANCE SERVICES, Encino, CA
Claims Specialist
- Assisted clients regarding issues involving pending claims with the subject carrier involved.
 - Addressed issues regarding coverage, liability, indemnity and status of pending or potential claims.
 - Liaison between insurance carrier and clients.
 - Monitored claims as needed.
 - Consulted with and investigated coverage issues with insurance carrier when questions arose with insured's claim.
 - Counseled clients regarding pending or potential claims.
 - Developed and maintained positive relationships with insurance carriers and clients.
- 5/2005 – 6/2016 GREAT AMERICAN CUSTOM INSURANCE SERVICES DIVISION,
Los Angeles, CA
Senior Claims Analyst
- Specialized in underwriting contractors.
 - Caseload consisted of bodily injury and property damage claims with primary limits of \$1,000,000.
 - Investigated liability determination that involves litigated and non-litigated claims.
 - Performed initial investigations regarding excess claims to determine if there is an exposure to Great American's excess/umbrella policies.
 - Investigated coverage issues that involve named insureds, as well as additional insureds.
 - Served as occasional backup for VP and AVP on specific duties related to claims process continuing properly during their absence.
 - Traveled to various states to represent company in all types of claims cases (court ordered and voluntary).
 - Specialized in construction defect claims.
 - Attended mediations all over the United States.
 - Was promoted in 2008 from Claims Analyst role to Senior Claims Analyst.

ADDITIONAL EMPLOYMENT:

- 1/2000 – 4/2005 CNA COMMERCIAL INSURANCE, Brea, California
Claims Specialist
- 8/1999 – 1/2000 CSE INSURANCE, Pasadena, California
Claims Representative
- 11/1996 – 7/1999 CRUM & FORSTER INSURANCE, Pasadena, California
Claims Adjuster
- 10/1989 – 10/1996 CALIFORNIA CASUALTY INSURANCE, Glendale, California
Claims Adjuster

EDUCATION:

CALIFORNIA STATE UNIVERSITY, Los Angeles, California
Bachelor of Arts Degree: Criminal Justice
Paralegal Certification

CERTIFICATES/AWARDS:

West Coast Casualty Service, Inc.
Construction Defect Seminar Certificate

Great American Custom Insurance, Los Angeles, California
Strategic Litigation Training Certificate
Karrass Negotiating Training Certificate

Vale Institute, Fresno, California
Automobile Appraiser Certification

LICENSES:

Licensed in the following states:

Connecticut	Delaware	Florida
Kentucky	Louisiana	New Hampshire
North Carolina	Oklahoma	Rhode Island
South Carolina	Texas	Vermont