



BETTY OWENS HARGRETT
Atlanta, Georgia

PROFESSIONAL EXPERIENCE

LITIGATION ADJUSTERS, INC.: Decatur, GA. Litigation Specialist: 2015-Present

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

ESIS: Alpharetta, GA. Liability Claim Specialist: 1989 to 2015

Responsible for management of a case load of assigned auto liability, product liability and general liability litigated and non-litigated complex high exposure claims using high service oriented file handling. Examined and analyzed insurance coverage. Investigated evaluated and settled claims applying technical and human relations skills to effect fair and prompt disposal. Conducted site investigations. Interviewed claimants, witnesses and other relevant parties to determine settlement, denial or further review. Scheduled and participated in settlement and reserve committees. Adjusted and provided reserve practice policies. Prepared coverage declination letters. Managed and directed outside adjusters on field investigations. Issued settlement checks. Hired expert witnesses. Oversaw, managed and directed defense counsel on litigated claims. Attended mediations. Communicated with insurers and brokers. Prepared status reports per guidelines. Participated in client scheduled claim reviews. Managed Team Leader/Supervisor responsibilities during the Team Leader vacations and absences. Assisted in training and career development of newly hired claim representatives.

AIG/TRANSPORT SOUTH, Atlanta, GA. Claim Representative: 1988 to 1989

Responsible for the management of an inventory of assigned moderate to severe and sometimes complex auto liability claims (litigated and non-litigated) involving the transportation industry. Investigated, evaluated and settled claims applying technical and human relations skills to effect fair and prompt disposal. Examined and analyzed coverage. Examined, reviewed and analyzed contracts and sub-contracts. Interviewed claimants, insured, witnesses and other relevant parties to determine settlement, denial or referral for further review. Arranged appraisal of vehicles. Reviewed repair estimates. Disposed of salvage on total losses. Interacted with the EPA on toxic waste spills to ensure proper cleanup. Reviewed police reports, medical records and medical bills. Referred questionable claims for further review and investigation. Adjusted and provided reserve recommendations. Prepared status reports as required. Oversaw, managed and directed defense counsel on litigation claims. Participated in mediations. Monitored trials. Communicated with re-insurers and brokers.



SENTRY INSURANCE COMPANY, Atlanta, GA. Claim Representative: 1983 to 1988

Responsible for the management of an inventory of assigned auto liability, product liability and personal injury protection claims. Investigated, evaluated and settled claims applying technical and human relations skills to effect fair and prompt disposal of claims within designated authority level. Examined and analyzed coverage. Interviewed insureds, claimants, witnesses and other relevant parties to determine settlement, denial or referral for further review. Assigned appraisers. Reviewed repair estimates. Reviewed medical records and medical bills. Referred medical records and questionable medical bills for review. Adjusted and provided reserve recommendations. Managed total losses and disposed of salvage. Issued checks. Prepared status reports per guidelines. Communicated with brokers and agents. Conferred with legal counsel on claims requiring litigation. Referred claims with coverage questions to coverage counsel.

CHILD SERVICE & FAMILY COUNSELING, Atlanta, Insurance Coordinator: 1977 to 1983

Responsible for management of processing medical insurance claims for a small non-profit family counseling agency. Responsible for supervision and training of three clerical staff members. Organized work flow. Confirmed insurance coverage. Prepared insurance claim forms and related documents. Reviewed claim forms and related documents for accuracy and completeness. Provided customer service and instructions for medical claim submissions. Calculated amounts of claims. Transmitted claims for payment. Resolved complex billing issues. Prepared reports as required.

GROUP HOME SUPERVISOR 1977 to 1982

Supervised and managed a group home for six (6) troubled teenage girls with mild to moderate emotional problems. Responsible for the daily management and operation of the home including overseeing meal preparation by the housekeeper. Managed and monitored the daily schedules of each girl. Attended school conferences. Scheduled and transported girls for medical and dental appointments. Co-led weekly group therapy sessions. Scheduled and transported girls for individual and family therapy. Participated in the formulation of therapeutic treatment plans for each girl. Managed the household financial budget.



THE HARTFORD COUNTY SCHOOL DISTRICT, Hartford, CT.

1976 to 1977

Responsible for teaching a class of 6th grade students during the long term absence of the regular classroom teacher. Planned daily lessons. Supervised testing. Graded papers. Scheduled conference with parents.

TRAVELERS INSURANCE COMPANY, Yonkers, NY Field Claims Adjuster: 1972 to 1975

Hired as the first female claims adjuster in the history of The Travelers Insurance Company. Responsible for managing a pending inventory of the first (1st) party property claims in a designated territory from inception to conclusion. Analyzed insurance policies to determine coverage. Met with insured. Investigated and assessed damage. Secured police reports. Referred questionable claims to Special Investigation Unit (SIU) for further review. Prepared denials on non-covered claims. Determined property's actual case value. Wrote repair estimates. Issued settlement checks.

EDUCATION:

Tuskegee Institute, Tuskegee, AL. - Bachelor of Science: Sociology

May, 1972

Attended numerous continuing educational courses and seminars related to insurance, claims handling, litigation, insurance coverage, experts, Medicare as a Secondary Payer, trucking fraud, social media as a tool for claims professionals, construction defects, mock trials and other courses related to the management and resolution of claims.