Sterling "Terry" Hathaway Esq., AIC

Sacramento, CA

Experience:

September 2019 – Current Litigation Adjusters, Inc.--Senior Adjuster

Monitor Trials, attend Mediations, Mandatory Settlement Conference and Small Claims Hearings.

10/2017-1/2019 SunPoint Insurance Service Corporation

Started as a Senior Examiner promoted to Supervisor in July of 2017. Worked from Home. Promoted to AVP of claims 7/2018

I was recruited for this position by a former coworker.

- Pending of 100 Excess Workers Compensation claims involving Survivor Benefits and catastrophic losses for 1st responders in FL, TX, and NJ.
- Supervisor role: Audited entire pending of the unit, up to 600 claims, reported to customers and Management.
- Assisted and trained examiners, in mediation, arbitration, and trial. Accomplished by attending
 mediations and evaluation of the complex claims. Directed legal counsel to use structured
 settlements in the negotiation and settlement process. Saved up to 50% of settlement value with the
 use of structured settlements.
- Reported to clients on a monthly basis through teleconferences discussed personnel and the handling of high value complicated claims, completed resolution plans and settlement procedures.
- · I consulted on several claims and was then offered a position with the company

12/2009-10/2017 Law Office of Sterling S. Hathaway

Self Employed

- Set up and organized a sole proprietorship including selecting and hiring office personnel. Total staff of four including two paralegals and two attorneys.
- Provided a defense to general contractors, and subcontractors. Included determination of coverage, damages, and Additional Insured status.
- Other litigated cases included, personal lines and commercial lines of business. Cases involving home-owners liability claims, personal auto, trucking, commercial auto, paratransit, public transit, commercial liability including premises liability, slip and falls, professional liability, products liability and all other types of commercial liability claims.
- The company I worked for before becoming self-employed went into write-off. I was hired as panel defense counsel to continue handling the cases assigned to me as a defense attorney.
- As defense attorney I negotiated settlements, evaluated cases and recommended reserves, used several means of alternative dispute resolution and prepared for and attended trials and arbitrations, including Workers Compensation administrative law hearings.

6/2004 - 12/2009 Lincoln General Insurance Company York, PA **Regional Staff Defense Attorney**

I was recruited by a former manager I worked for at USF&G. Worked from Home.

- Planned, organized, and hired attorneys and support staff to open the staff defense operation for Lincoln General Insurance Company.
- All claims were in litigation or catastrophic losses. In addition to administrative duties I handled a
 pending of 70 files consisting of cases involving Construction Defects, Commercial and Personal
 Auto and General Liability with high exposure. Cases venued in Southern and Northern California.
- Prepared cases for trial, both took and defended depositions. Prepared and argued motions before
 the Court. Directed and coordinated continued investigation by claims staff. Attended mediations,
 arbitrations, and trial where needed. Used creative alternative means for settlement of cases.
 Included buying a claimant a motorcycle to settle his claim, and down payment for a home in
 another case.
- Developed and administered training programs for California Department of Insurance Fair Claims Settlement Practices. Included staff and independent adjusters in NY, CO, PA and AZ. handling CA claims.
- Developed, administered, including annual reporting to the CA 001 the SIU program for in-house claims professionals.
- Assisted in the drafting and implementation of policies for TPA's handling specialty lines of business.

8/1996 - 6/2004 CalFarm/Nationwide Insurance Company (CalFarm was purchased by Nationwide and run by Allied Insurance), Sacramento, CA

Claim Manager - Large Loss

Recruited by a former supervisor.

- Began as a Property Unit claim manager Promoted to Regional Property claim manager after one
 year. Managed a multi-line claim unit consisting of inside and remote field claim representatives.
 Monitored files for customer satisfaction and administering performance reviews and
 recommendations for promotion
- Liability Claim Unit Manager managed a remote unit consisting of inside and remote field claim representatives
- Litigation Claim Representative. Handled a pending of 100% litigated files venue was State-wide.
 Managed and directed defense attorney handling of assigned cases. Attended depositions, settlement conferences, mediations, arbitrations, and trials.

7/1991 - 8/1996 US F & G Insurance Company Walnut Creek, CA Property | Liability Claim Remote Unit Supervisor Large Loss

- Coordinated with the USF & G life insurance company nationwide for the use of structured settlements to decrease the overall costs of claim settlements. Used a structured settlement to pay attorney fees in one case and used a structured settlement to fund the cost of repair for a large condominium project saving several hundred thousand dollars.
- Hired as a remote claim representative, one of only a few multi-line representatives in the company. Handled complex first and third-party property and liability claims. Including auto and general liability claims. Handled workers compensation claims, including initial investigation and payment of benefits for wages and medical.

- Supervised a claim unit consisting of inside and remote field claim representatives. Active file
 review for customer satisfaction and performance reviews. Cases included first party property
 and all aspects of liability for personal and commercial lines including:
 - **Construction Defects**
- · Worked from home
- · Handled high exposure cases from inception to conclusion at trial

Previous Experience

1985-1991 Ohio Casualty Insurance Company (San Francisco Office)

Multi-Line Field Adjuster - Worked from home. First & third-party property, liability, and litigated claims all lines. Workers Compensation including initial investigation, determination of benefits and time, and paid medical expenses as appropriate.

1983-1984 Gay & Taylor Independent Adjusters, Des Moines, IA. Independent Multi-Line Adjuster. Worked from home.

In all of the claims positions I have held I have been involved in catastrophic property and liability claims. I have developed an expertise in resolving claims through mediation, arbitration, alternative dispute resolution (ADR) trial, and the use of structured settlements. I have worked claims in multiple venues throughout the U.S., Including, IA, CA, FL, NY, NJ, TX, and NV.

Education

2003 Lincoln Law School Sacramento, CA (4-year night school, attended while working full time) •Admitted to CA State Bar 6/2004

- J.D. California Accredited Law School
- •Student Body Representative 1999 2001
- •Student Body President 2001 2002

Iowa State University Ames, IA

B.S. Major - Education, Minor - Accounting/Finance Area XI Community College Boone, IA

AA Business Administration

AIC, Associate in Claims

Vale Technical School- Property