

**Michael Luther, AIC**

**Professional Employment**

**Nationwide Insurance** March 2012 to June 2023

*Casualty Litigation Specialist*

Supervised the activities of defense council for coverage issues, discovery process, file/trial strategy, costs controls, medical information, subrogation, mediation and negotiations. Analyzed complex and catastrophic suit files for presentation to upper management. Maintained knowledge of court decisions, best claims practices, policy provisions and state mandates.

*Casualty Claims Specialist*

Investigates, evaluates, negotiates and brings to final resolution complex and severe attorney represented claims. Determines applicable coverage, evaluates medical reports for contestability and pre-existing health history. Open, closes and adjusts reserves including recommending special reserves. Proven ability to provide exemplary service ensuring a positive customer experience.

**Faison & Gillespie** Feb. 2000 – Nov. 2010

*Claims Manager*

Managed process for new business by interviewing potential clients, conducting medical research, obtaining medical opinions and evaluating exposures. Implemented organizational skills/process tracking of status reports, settlement positions and mediations results. Reviewed team’s medical reviews, and expert feedback to provide insight for case development. Maintained ongoing collaboration with medical staff and attorneys to prioritize critical information gained in discovery. Directed negotiations through mediation to case conclusion.

**The Medical Protective Company**, Fort Wayne, IN Jun. 1984 – Jan. 2000

*Branch Manager of Law Department,* Cary, NC

Constructed incident reporting system, trained General Agents on completion of reports and initial investigations. Managed claims analysts in investigation and service to approximately 3,400 insured. Supervised claims and suits covering more than 125-250 high exposure cases; implemented cost savings procedures for Loss Expenses payments.

*General Agent*, Cary, NC

Managed coordination of independent agents with responsibility for customer service of 2,500 physicians. Managed renewals, premiums, underwrote applications, promoted new business, performed risk management functions and supervised claims and suits.

*General Agent*, Nashville, TN

Spearheaded Medical Protective’s entrance into Tennessee which included administration, marketing, sales, claims, and litigation; wrote policies for more than 500 dentists and three major medical groups.

*Territorial Manager*, Fort Wayne, IN

Supervised three general agents and 22 law firms in Kentucky and Pennsylvania. Established reserves, controlled legal expenses, negotiated with adverse counsel and communicated with re-insurers.

**Great American Insurance Company** Sep 1983 – Jun 1984

Expanded product knowledge by directing claims losses for casualty, products liability, public officials liability, errors and omission, employees dishonesty and township claims

**Celina Group Insurance** Jun. 1981 - Sep 1983

Administrated and concluded multi-line claims including commercial, property and casualty losses in a six county area.

**Allstate Insurance** Oct. 1978 - Jun. 1981

Successfully progressed from handling homeowner and auto losses to bodily injury and litigation file oversight.

**Professional Organizations & Certifications:**

Certificate in General Insurance

Associate in Claims

NC and SC Insurance Adjuster License

NC Certified Mediator

**Education:**

Bachelor of Arts – Edinboro State University

Major: Criminal Justice, Minor: Political Science

Member: Sigma Chi Delta