



Thomas J. Harris SCLA, AIM
Point Pleasant, NJ 08742

Education:

B.S. Economics, St. Peter's University.

Work experience:

May 2020-June 2024

*County Hall Insurance Company, an RRG Edison, NJ **Claim Senior Vice President***

- Overall responsibility for the results of the claim organization for a transportation liability carrier.
- Successfully transitioned a legacy TPA claim team to the company's staff. Implemented required changes and modifications to the staff's policies and procedures to adhere to regulations imposed on an insurance carrier.
- Manage all aspects of the claim organization, providing direction and leadership resulting in high quality claim outcomes. Retained the required SIU vendor to complete filings in states where required.
- Actively involved in the management of large, complex claims and litigation management. Special oversight of all aspects of litigation. Approximately sixty percent of the entire caseload is in litigation. Case exposures have multimillion dollar ranges, comprising forty-six states. All respective licenses obtained.
- Communicate claim results and trends to President/CEO for evaluation regarding Underwriting strategy going forward. Partner with the management team in establishing long term growth plan.
- Develop and refine Best Practices. Ensure that claims are handled appropriately and effectively. Review claim audits with claim manager for claim quality measurement.

- Provide vision to direct claims strategy, identify performance weaknesses, and ensure that customer service is provided at the highest level.
- Cultivate and maintain excellent relationships with reinsurers, business units and client partners, providing updates when applicable.

March 2012-March 2020

Berkley Environmental Jersey City, NJ Assistant Vice President Liability Claims

- Manage a claims group, and accountable for business results through cost effective and timely resolution of claims for all 50 states. Experience with Auto, General Liability, Excess and Construction Defect lines of business for the Environmental Division.
- Maintain a pending of the highest exposure claims and attend arbitrations and mediations as needed. Oversee litigation referrals and monitor defense attorney performance.
- Manage a team of twenty's performance by checking claim reports and communicating results.
- Contribute to profitability by effective implementation of claim handling best practices to manage loss cost and claim expenses.
- Ensure claim files are handled in accordance with company guidelines.
- Recruited and hired new claims and support staff when brought into the organization for all lines of business.
- Makes recommendations on claims policy and procedures and drive claims initiatives.
- Manages project teams and responsible for special projects and presentations.
- Approval of complex and high-end claims that can total up to fifteen million.
- Keep current on state/territory regulations and issues, industry activity and trends.
- Responsible for oversight and audit of a TPA handling some of the company's auto claims.

July 2008-February 2012

Travelers Edison, NJ Claim Executive

- Analyze, investigate, reserve, negotiate and resolve claims under Real Estate Professional Liability policies.
- Prepare exposure analysis memos and other reports to management to accurately reflect loss development, potential/actual financial exposure, and coverage issues.
- Retain, monitor, manage and approve payments to outside counsel on litigation matters, actively utilizing litigation management plans and budgets.
- Evaluate all claims for recovery potential; directly handle recovery efforts and/or engage and direct Company resources for recovery efforts.
- Maintain knowledge of coverage, law, legislative and industry-related initiatives and judicial trends.
- Assist/mentor less experienced colleagues in claim resolutions. Assist underwriting business partners in marketing and account-contact efforts.

December 2004-July 2008

*Travelers Edison, NJ **Director TPA Claim Services***

- Co-manage the company's most serious and complex auto, general liability, excess and products claims as handled by entities external to the company including Self-handled/Self-insured accounts and TPA's.
- Maintain caseload and diary of claim oversight files with potential to involve company assets. Monitor and assure case reserve adequacy both below and above retention.
- Perform annual claim reviews (usually on-site) of self-insured and TPA handled accounts. Obtain and utilize on-line access to external claim handler systems wherever possible. Prepare timely and informative reports upon completion of claim reviews.
- Reinforce Company claim policies, procedures, practices and standards of necessary performance in all external claim handling.
- Manage litigation strategies and participate, as appropriate, in mediation conferences, hearings and trials. Provide cost effective direction and authority in the settlement process.
- Represent the company as a professional and technical resource and assure compliance with all applicable state laws.

- Perform due diligence examinations to qualify TPA's and assist with new potential account evaluation in concert with underwriting department requests.
- Maintain multi-party TPA contracts, insurance certificates and SAS 70 reports. Audit and report on any residual exposures resulting from issued Bond policies.

September 2000-December 2004

St. Paul Travelers Edison, NJ ***Claim Unit Manager***

- Supervise the auto general liability, excess and products claim handling unit which includes selection, termination, training, coaching, monitoring, Human Resources planning and development, performance reviews and recommending salary changes in accordance with measures of efficiency and productivity standards.
- Implement unit performance goals and measurements in conjunction with business objectives.
- Conduct unit and individual claim file reviews to assure high quality claim service and manage total claim cost. Encourage the utilization of claim resources which may include case management services, medical cost control, Special Claim Investigator, recovery, experts and other outside vendors, etc., when appropriate, to manage total claim costs.
- Provide account servicing and marketing presentations to prospective accounts and insureds. Responsible for researching and responding to changes in jurisdictional issues.

February 1995-September 2000

St. Paul Fire and Marine Edison, NJ ***Claim Specialist***.

- Handle primary and excess auto, commercial general liability, errors and omissions claims, and professional liability both litigated and non-litigated. Work with little or no supervision on heavy exposure losses. Assist Claim Unit Manager with technical questions brought by other members of the unit.
- Claim Fraud Liaison for the New Jersey office.
- Structured Settlement Coordinator for New Jersey offices.
- Designated rep for handling all public entity claims including law enforcement liability and public officials' liability. Assist underwriting and loss control in prospecting for new clients.

- Developed company multimedia training course for mid-level adjusters.
- Served as a member of Arbitration Forums deciding outcome of cases submitted for binding arbitration.

October 1989-February 1995

Hartford Insurance Co. Red Bank, NJ ***Claim Specialist***

- Handled all types of property and casualty claims for commercial and personal lines from inception to conclusion.

March 1987-October 1989

Wausau Insurance Co. West Orange, NJ Field ***Claim Adjuster***

- Handled Workers Compensation and commercial liability claims.