

James S. Harrison

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PROFESSIONAL SUMMARY

Senior Insurance Claims Handler with over 10 years of experience managing complex casualty and property claims. Proven track record of reducing average claim closure time by 15% whilst maintaining a 98% customer satisfaction rating. Expert in Xactimate and Guidewire with a deep focus on liability determination and cost-containment strategies.

WORK EXPERIENCE

Senior Claims Specialist | Aviva | Manchester, UK

May 2018 - Present

- Managed a monthly caseload of 65+ complex litigation-involved casualty claims with a total reserve value exceeding £2.5M.
- Achieved a 12% reduction in litigation costs by negotiating settlements before trial through mediation and arbitration.
- Identified and documented 14 instances of attempted insurance fraud in 2023, saving the company approximately £340,000.
- Utilised Xactimate to provide accurate damage estimates for residential property losses, maintaining a 99% accuracy rate against audit standards.
- Earned the 'Claims Excellence' award in 2021 for maintaining a customer satisfaction score of 4.9/5.0.

Casualty Claims Adjuster | Direct Line Group | Leeds, UK

Feb 2014 - Apr 2018

- Processed an average of 120 claims per month, consistently ranking in the top 5% of the regional office for turnaround time.
- Negotiated directly with legal counsel and medical providers to settle bodily injury claims, averaging 15% below initial reserves.
- Conducted detailed field investigations including witness interviews and scene inspections for high-complexity motor accidents.
- Collaborated with the Subrogation department to recover over £210,000 from negligent third-parties over a two-year period.
- Trained 10 new hires on company-specific claims software and internal reporting protocols.

Claims Representative | Admiral Insurance | Cardiff, UK

Jun 2011 - Dec 2013

- Successfully closed 1,500+ motor insurance claims with an emphasis on rapid response and accurate liability assessment.
- Reduced average call handling time by 20% while improving the quality of intake documentation.
- Investigated total loss vehicle claims and negotiated settlements based on Glass's Guide and CAP valuations.
- Coordinated with preferred repair network shops to ensure timely completion of vehicle repairs for policyholders.

EDUCATION

University of Manchester | Master of Science | Risk Management

Sept 2014 - May 2016

University of Leeds | Bachelor of Science | Economics

Aug 2007 - May 2011

SKILLS

Xactimate & Symbility, Policy Interpretation, Fraud Detection Techniques, Subrogation Management, Litigation Support, Risk Assessment, Conflict Resolution, Negotiation, Detail-Oriented Investigation, Empathy & Active Listening, Time Management, Statistical Reporting

CERTIFICATIONS

Advanced Diploma in Insurance (ACII) | Chartered Insurance Institute (Aug 2019)
Diploma in Insurance (Dip CII) | Chartered Insurance Institute (Nov 2015)

LANGUAGES

English (Native)
French (Professional Working Proficiency / DELF B2)

ACTIVITIES

CII Local Institute Member

Active member of the Manchester Insurance Institute, attending regular seminars on fraud prevention and regulatory changes.

Community Finance Volunteer

Providing pro-bono financial literacy workshops for local community centres in Greater Manchester.