

# Marcus T. Richardson

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## PROFESSIONAL SUMMARY

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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% while maintaining a 98% customer satisfaction rating. Expert in Xactimate and Mitchell International with a deep focus on liability determination and cost-containment strategies.

## WORK EXPERIENCE

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### Senior Claims Specialist | State Farm Insurance | Richardson, TX

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.
- Utilized 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 II | Liberty Mutual | Plano, TX

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 auto 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 | Progressive Insurance | Arlington, TX

Jun 2011 - Dec 2013

- Successfully closed 1,500+ auto 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 NADA and Kelley Blue Book valuations.
- Coordinated with preferred repair network shops to ensure timely completion of vehicle repairs for policyholders.

## EDUCATION

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### University of Texas at Austin | Master of Business Administration | Risk Management

Sep 2014 - May 2016

### Texas A&M University | Bachelor of Science | Economics

Aug 2007 - May 2011

## SKILLS

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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

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Associate in Claims (AIC) | The Institutes (Nov 2015)

Chartered Property Casualty Underwriter (CPCU) | The Institutes (Aug 2019)

## LANGUAGES

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English (Native)

Spanish (Fluent / C1 Certification)

## ACTIVITIES

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### **IAIP Member**

Active member of the International Association of Insurance Professionals, attending annual conferences on fraud prevention.

### **Volunteer Financial Advisor**

Providing pro-bono financial literacy workshops for local non-profit organizations in the Dallas area.