



CHANTAL M. ROBERTS, CPCU, AIC, RPA

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Career reflects over 20 years of accomplishments in the insurance industry with specialization in:

- Business Interruption Claims
- Cannabis (Marijuana/CBD/Hemp) Claims
- Cargo (Inland Marine) Claims
- Commercial Auto Claims
- Commercial General Liability Claims
- Commercial Property Insurance Claims
- Homeowner's Insurance Claims
- Special Investigations/Fraud Investigations
- Insurance Claim Best Practices and Standards
- Third-Party Administration Claim Management

CURRENT PROFESSIONAL AFFILIATION

CPCU Society, Kansas City • CPCU Society Publications Committee (January 2020 – December 2022) • American Association of Insurance Management Consultants • American Bar Association • Defense Research Institute • Greater Kansas City Claims Association • National Cannabis Industry Association •

CERTIFICATIONS

Chartered Property Casualty Underwriter (CPCU) • Associate in Claims (AIC)
Registered Professional Adjuster (RPA)

ADJUSTER LICENSES

Alabama (#456302) • Arizona (#1326869) • Arkansas (#1326869) • California (#2I43853)
• Florida (#E094477) • Georgia (#2728538) • Hawaii (#385782) • Idaho (#IA118455)
• Indiana (#767194) • Kentucky (#599977) • Louisiana (#434176) • Maine (#ADN231887)
• Michigan (#11326869) • Mississippi (#10125814) • Nevada (#739827) • New Hampshire (#2392663)
• New York (#IA-1182315) • North Carolina (#1326869) • Oklahoma (#72952)
• Oregon (#1326869) • Rhode Island (2257037) • South Carolina (#1326869) • Texas (#442405)
• Utah (#221559) • Vermont (#3581093) • Washington (#731131) • West Virginia (#1326869) • Wyoming (#443707)

New Brunswick (#180002321) • Prince Edward Island (#36782)



INDUSTRY EXPERIENCE

CMR CONSULTING CORPORATION – Overland Park, KS November 2018 to Present
PRINCIPAL, CEO

Founding member of litigation support consulting firm with proficiency in the Lloyd's of London market, cannabis claims, and training of adjusting staff. Recognized by colleagues as a subject matter expert in claims management best practices. Highly experienced executive provides a record of expertise and accomplishments in insurance claims management, bad faith claims management, insurance adjustment strategies, third party management and collaboration, attorney collaboration, and public speaking.

THE INSTITUTES FACILITATOR –Virtual Instruction July 2022 to Present
INSTRUCTOR, CPCU 530: Business Law for Insurance Professionals

Online facilitator responsible for teaching the legal landscape of insurance. Contracted to provide an introduction to US law, an understanding and application of contract, property, and tort law. Responsible for preparing the students to pass the exams and to learn how to apply key concepts as outlined in the curriculum.

BMCC—CUNY – Virtual Instruction May 2022 to Present
INSTRUCTOR, RISK MANAGEMENT & INSURANCE

Online Adjunct Instructor responsible for teaching contracted course(s) in accordance with Borough of Manhattan Community College—City University New York curriculum requirements and meeting BMCC—CUNY standards and mission. Contracted to teach and facilitate a meaningful learning experience of the course competencies in the curriculum, proactively supporting all facets of BMCC—CUNY's mission, and working with key members of the academic team to support student success. Responsible for fostering and encouraging an online culture of learning through appropriate distance delivery mechanisms.

AMERICAN CLAIMS MANAGEMENT – Overland Park, KS July 2018 to October 2018
CLAIMS ADJUSTER

Hired to serve as the primary adjuster for client with a self-insured retention for professional liability. Collaborated with attorneys regarding client's lawsuits. Adjusted liability claims for domestic market for restaurants with amusement areas, fun parks, gyms. Managed as many as 100 claims.

AFFIRMATIVE RISK MANAGEMENT – Little Rock, AR 2001 to July 2018
DIRECTOR, CLAIMS

Staff: 35 Claims Adjusters

Integral member of a multi-million-dollar property and casualty third-party claims administration and independent adjusting firm. Capitalized on expert communication skills to interact effectively with Lloyd's of London representatives and multiple national carriers

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which managed homeowner, commercial general liability, commercial auto damage, commercial property, and cargo policies.

Member of senior executive team in charge of 6,000 claims per year involving commercial property and liability, business interruption claims, commercial and personal auto liability, inland marine, motor truck cargo, heavy equipment, homeowner property, and dealer open lot losses. Interfaced with policyholders residing in every state except Alaska. Demanding role concentrated on claim management strategies, claims data evaluations, complex claims management, litigation participation, disputed claim resolution, internal reporting, quality assurance strategies, and staff hiring, training, and coaching.

- Established a new process to ensure company was sending documentation to policy holders in order to meet the requirements of the Department of Insurance in several states. Subsequently, significant process was integrated into the corporation's computer system.
- Oversaw the Information Technology department. Decreased service tickets from 1,000 to 50 over a year time frame. Increased communication between the Help Desk and End Users by initiating follow up protocols. Guided programmers on needs of Claim Department through weekly meetings and sitting them with the adjusters so they could observe the work in progress. Lead Beta Users Focus Group which would test new programs before rolling out to entire company in order to avoid mass critical failures of an entire department.
- Avoided bad faith allegations by executing necessary actions to move stalled claims forward or analyze and resolve issues involving other claims. Rapidly communicate with other parties including adjusters, appraisers, and attorneys to swiftly resolve issues.
- Leveraged expertise to facilitate seminars for Lloyd's of London professionals. Collaborated with law firms to develop training materials for seminars to be held in London. Training seminars enabled colleagues in England to earn continuing education credits. Worked with the University of Arkansas at Little Rock in the development and presentation of educational seminars.
- Initiated a Ladies' Day Event to support London counterparts; high-caliber events included touring the Parliament and playing rugby with the London Wasps Team. Extremely successful event has been emulated by law firms.

METLIFE INSURANCE – Irving, TX
CLAIMS ADJUSTER

2000 to 2001

Hired to serve as a Low Impact Adjuster and supported personal automobile insurance claims activities across five states. Partnered with the Special Investigation/Fraud Unit to coordinate claims activities, interacted with policyholders during the claims process, and managed as many as 100 claims.

- Assumed management of Low Impact claims and navigated each one to conclusion, while meeting strict corporate guidelines and policies.
- Successfully avoided litigation by communicating with the plaintiff and attorney and clearly explaining the corporation's defense litigation strategy.

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- Trained external automobile appraisers on excellent photography strategies to help the company discredit alleged bodily injuries resulting from low impact auto accidents.

LIBERTY MUTUAL INSURANCE CO. – Irving, TX
CLAIMS ADJUSTER / FRAUD/SPECIAL UNIT INVESTIGATOR

1997 to 1999

- Handled Commercial Auto (Semi-Tractor-Trailers) liability claims interacting with owner-operators, vendors, repair shops, claimants, and both plaintiff and defense counsels.
- Trained new adjusters on ways to facilitate recorded interviews by emulating real life situations they would encounter during conversations.
- Saved money by investigating a Worker’s Compensation claim and proving claimant provided false information and had not been injured at work.

EDUCATION

Bachelor of Arts
 Baylor University, Waco, TX

BOOK

Author—*The Art of Adjusting: Writing Down the Unwritten Rules of Claims Handling*
 Tilting At Windmills Press, July 2021

PROFESSIONAL PUBLICATIONS

Author—*Everything Old Is New Again When It Comes to Mold Claims*
 Published in *Property Casualty 360*, March 14, 2022
 Reprinted in *National Underwriter Claims*, May/June 2022

Author—*Understanding and Handling Cannabis Insurance Claims*
 Published by *ALM*, February 23, 2022
 This is the third module in the Cannabis Insurance Coverage Specialist designation

Author—*The Risks of Cannabis-Infused Candy*
 Published in *Property Casualty 360*, January 20, 2022

Author—*Putting Away the Shovel: An Exploration of the Law of Holes*
 The Institutes CPCU Society, *Insights*, Fall 2021

Co-Author with Nancy Germond – *Helping Businesses Survive a Mass Casualty Event*
 Published in *Property Casualty 360*, March 30, 2021
 Reprinted in *National Underwriter Claims*, May/June 2021
 Reprinted in *Connecticut Law Tribune*, April 08, 2021

Author—*Riots, Civil Commotion, and Vandalism at the Capitol*
National Underwriter *Claims*, March/April 2021

Co-Author with Laura Meyer Gregory, Esq., CPCU—“*Yes, I Have a Reservation!*” *The Dos and Don'ts of Reservation of Rights Letters*
The Institutes CPCU Society, *Insights*, Spring 2021
Reprinted in the Michigan Bar's *The Journal of Insurance & Indemnity Law*, July 2021

Author—*Green Family Gatherings: Confused about Cannabinoids? Let's Meet the Family*
CLM Publication, December 2020

Author—*Has the Insured Nailed It?*
National Underwriter *Claims*, November/December 2020

Author—*Liability Waivers in the COVID-19 Age*
CLM Publication, August 2020

Author—*Adjusting COVID-19 Claims*
Published in *Property Casualty 360*, June 30, 2020

Author—*Pet Shop Boys (Vet Liability)*
The Institutes CPCU Society, *Insights*, Winter 2019

Author—*The Stuff of Dreams—or Nightmares? The Product Liability Claims Menace Lurking in the Marijuana Marketplace*
CLM Publication, November 2019

Author—*Viewpoint: What Do Power Outages, Wildfires, and Vaping Bans Have in Common?*
Originally published in *Claims Journal*, October 21, 2019;
Reprinted in *Carrier Management*, October 24, 2019

Co-Author with Nancy Germond – *How Active Assailant Insurance Can Help Your Business Survive After a Mass Casualty Event*
LinkedIn (May 20, 2019) and InsuranceWriter.com (May 17, 2019)

Author – *How Can Cannabis Claims be Covered and Adjusted?*
The Institutes CPCU Society, *Insights*, Summer 2018

SPEAKING ENGAGEMENTS

Academy of Insurance
Presenter: *Life's Unfair: The Mistakes that Lead to Bad Faith Claims*

- Discussed best practices for writing a reservation of rights letter.

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- Academy of Insurance December 8, 2022
Presenter: *When You Have Reservations*
- Discussed best practices for writing a reservation of rights letter.
- Kansas City CPCU Society Chapter meeting November 10, 2022
Featured speaker: *I Have a Reservation!*
- Discussed best practices for writing a reservation of rights letter.
- National Association of Subrogation Professionals November 07, 2022
Co-Presenter with Nadia Moore, Ph.D., DABT, CIH, ERT, J.S. Held, LLC: *Dram Shop and Social Liability*
- Discussed science behind and the insurance implications of drunk driving.
- IRMI Transportation September 20, 2022
Co-Presenter with Nadia Moore, Ph.D., DABT, CIH, ERT, J.S. Held, LLC: *When Cannabis and Transportation Collide*
- Discussed science behind and the insurance implications of drugged-impaired driving.
- Tennessee Bar Association September 9, 2022
Featured speaker: *Pet Shop Boys: Vet Liability Claims Investigations*
- Discussed the investigation techniques into a veterinarian's malpractice claim focusing on domesticated companion animals.
- Defense Research Institute's Cannabis Law Seminar September 7, 2022
Panel Moderator: *Women in Cannabis*, discussed the latest trends, the best practices, and issues for women seen throughout the industry for women in the cannabis market.
- Panelists: Stephanie Osterholt, P. E. (CED Technologies), Tatiana Calvo, SVP of Compliance (Columbia Care), Jodi Green (Miller Nash), Dr. Brenda Powell Wells (East Carolina University)
- GKCCA Live Burn Event April 27, 2022
Co-Presenter with NEFCO Fire Investigations
- Discussed good-faith claims handling for a fire investigation.
- IRMI AgriCon March 7, 2022
Featured speaker: *When Cannabis and Agribusiness Collide*
- Discussed the definitions of hemp and marijuana, the property and casualty exposures both plants have, and awareness for coverage issues.
- Academy of Insurance December 02, 2021
Cannabis Claims: A Look at Coverage
- Discussed the insurance implications of the emerging cannabis industry and good faith claims handling for cannabis claims.

- AAIMCo October 22, 2021
Featured speaker: *High Times (But No) Misdemeanors: Insurance Issues in the Emerging Cannabis Industry*
- Discussed policies, claims, and other insurance implications of the emerging cannabis industry.
- Kansas City CPCU Society Chapter I-Day October 14, 2021
Featured speaker: *Why Words Matter: The Impact of Insurance Policy Definitions*
- Discussed insurance definitions (specifically "physical damage" and "cannabis") in the policy, why words matter, why how we use the words matter, and how insurance professionals must change and adapt in a post-pandemic world.
- National Cannabis Industry Association September 23, 2021
Panel Moderator: *Directors & Officers and Employers' Liability Protection Insurance Coverages, Its Misconceptions, and Why These Coverages Are Needed*
Panelist: Cimone Casson (Cannas Capital)
- CPCU Webinar August 31, 2021
Co-Presenter with Dr. Nadia Moore, Ph.D, DABT, CIH, ERT (JS Held): *Impaired Driving and Its Insurance Implications*
- Discussed science of marijuana in the body, its affects on the body and driving, how impairment can be measured, and the differences between alcohol and marijuana impairment.
- Insurance Regulatory Examiners Society August 04, 2021
Co-Presenter with Ken Allen (California Department of Insurance) at IRES' Career Development Seminar Panel Speaker
- Discussed the emerging cannabis market and the insurance implications the industry encounters.
- Omaha CPCU Society May 18, 2021
Featured speaker: *Cannabis Claims: What Can Go Wrong?*
- Discussed policies, claims, and other insurance implications of the emerging cannabis industry with a specific focus on Nebraska and its upcoming vote for medical marijuana.
- Joint Kansas City CPCU Chapter and Greater Kansas City Claims Association April 22, 2021
Featured speaker: *Cannabis Claims: What Can Go Wrong?*
- Discussed policies, claims, and other insurance implications of the emerging cannabis industry with focus on Missouri and Kansas.

East Carolina University March 10, 2021
 Featured speaker at ECU's *Risk Management and Insurance Program Insurance Claims Careers Week*, an insurance symposium encouraging students to consider the Claims Department as a viable career field.

- *Claims Handling 101*
 - § Entry level lecture concerning the Claims Department's role in the greater insurance field and what an adjuster does on a daily basis.
- *Claims Handling 102*
 - § Senior level lecture adjusting a mock Business Interruption claim.

Southern University Law Center March 9, 2021
 Featured speaker: *Cannabis Insurance*

- Discussed the law and insurance implications of the emerging cannabis industry with a specific focus on Louisiana with first through fourth-year law students in Marla Dickerson's class.

Central Indiana CPCU Chapter October 21, 2020
 Featured speaker: *Cannabis Claims: What Can Go Wrong?*

- Discussed policies, claims, and other insurance implications of the emerging cannabis industry with a specific focus on Indiana and surrounding states.

Defense Research Institute's Cannabis Law Seminar September 24, 2020
 Featured Speaker: *Cannabis Claims: What Can Go Wrong?*

- Discussed the latest claims trends, coverage pitfalls seen throughout the industry, and the best practices for assessing loss in the cannabis market.

Southern University Law Center June 30 & October 8, 2020
 Featured speaker: *Cannabis Insurance*

- Discussed the law and insurance implications of the emerging cannabis industry with a specific focus on Louisiana with first through fourth-year law students in Marla Dickerson's class.

Insurance Business America June 24, 2020
 Panel Moderator for IBA Cannabis Cover Masterclass: *New Cannabis Markets: What Clients Need in a Coverage Policy*

- Panelists: Chris Boden (Crouse & Associates); Mark Brannon (Merlinos & Associates); Joseph Jonas (AAIS) discussed the latest claims trends and coverage pitfalls seen throughout the industry, and the best practices for assessing loss in the cannabis market.

University of Missouri Kansas City June 19 & 22, 2020
 Featured speaker at UMKC's Continuing Legal Education webinar

- Updated presentation on perils about insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market for Missouri, Kansas, and Illinois

Insurance Business America May 12, 2020
 Panel Moderator for IBA Cannabis Cover Masterclass: *New Cannabis Markets: What Clients Need in a Coverage Policy*

- Panelists: Panelists: Travis Clifford (Effective Claims Management); Gerritt Nagarwalla (Canopi Group); Jodi Green (Nicolaides, Fink, Thorpe, Michaelides and Sullivan, LLC)

Charleston School of Law April 14, 2020
 Featured speaker

- Discussed the law and insurance implications of the emerging cannabis industry for second- and third-year law students in Adjunct Professor Kristi Harrington's class with specific focus on South Carolina and surrounding states.

University of Missouri Kansas City January 29, 2020
 Featured speaker at UMKC's Continuing Legal Education webinar and in-person seminar

- Discussed perils about insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market for Missouri and Kansas

East Carolina University October 28 & 29, 2019
 Featured speaker at ECU's *Risk Management and Insurance Program Insurance Claims Careers Week*, an insurance symposium encouraging students to consider the Claims Department as a viable career field.

- Claims Handling 101
 - § Entry level lecture concerning the Claims Department's role in the greater insurance field and what an adjuster does on a daily basis.
- Claims Handling 102
 - § Senior level lecture adjusting a mock Hurricane Dorian loss complete with several coverage issues which needed to be addressed via a Reservation of Rights letter

American Bar Association September 19, 2019
 Panel speaker for ABA TIPS Cannabis Seminar with Wes Gilbreath (Continental Heritage Insurance Co.)

- Discussed insurance coverage, claim trends, highlighted policy pitfalls in the cannabis market.
 - Moderator: Daniel F. Gourash (Seeley, Savidge, Ebert & Goruash Co., LPA)

CPCU Webinar July 16, 2019
 Co-Presenter with Kevin Quinley, CPCU, AIC, AIM, ARe, RPA (Quinley & Associates): *Claim Issues in SIR's: Opportunity or Pitfall?*

- Discussed perils when carriers cede claim-handling to policyholders; suggestions for practical strategies for assessing the policyholder's "fitness" for self-handling claims; and suggestions of ways to minimize friction when a policyholder wants a large SIR.

Insurance Business America March 19, 2019
 Panel speaker with Michael Sampson (Reed Smith); Dean Rocco (Wilson Elser) at IBA Cannabis Cover Masterclass

- Discussed claim trends, and highlighted policy pitfalls in the cannabis market.
 - Moderator: Norman Ives

Co-Presenter with Ken Allen (California Department of Insurance) at IRES' Career Development Seminar Panel Speaker

- Discussed the emerging cannabis market and the insurance implications the industry encounters.

NAIC Western Zone Committee September 22, 2018
 Featured speaker at the National Association of Insurance Commissioners regional meeting.

- Discussed perils associated with cannabis claims based on The Institutes CPCU Society, *Insights*, Summer 2018 article.

NEWS ARTICLES and INTERVIEWS

IJA Aftershow: Chantal Roberts February 2, 2023
 Interview with Patrick Wraight of Academy of Insurance about my webinar *When You Have Reservations*.

IJA Aftershow: Chantal Roberts December 09, 2022
 Interview with Patrick Wraight of Academy of Insurance about my webinar *When You Have Reservations*.

Video Content Contributor for Insurance Institute of America's *AIC 302: Successfully Evaluating Auto Claims*
 Revised online Associate in Claims designation course, 2022

Insurance Speak Podcast February 02, 2022
 Interview with Patricia Harman about the upcoming publication of National Underwriter's Cannabis Insurance Coverage Specialist (CICS) claim module which I wrote.

IJA Aftershow: Chantal Roberts December 02, 2021
 Interview with George Jack and Patrick Wraight of Academy of Insurance about my webinar *Cannabis Claims: A Look at Coverage*.

Insurance Speak Podcast September 22, 2021
 Interview with Patricia Harman and other insurance authors about our books and why sharing expertise is necessary in the insurance industry.

The Litigation Psychology Podcast #88 September 20, 2021
 Interview with Dr. Bill Kanasky, Jr., Ph.D. about litigation and the insurance industry.

February 2023

The Claims Coach Vlog May 05, 2021
 Interview with Kevin Quinley about my book *The Art of Adjusting: Writing Down the Unwritten Rules of Claims Handling*

Insurance Business America June 15, 2020
 Article by Alicja Grzadkowska
 “Avoiding coverage missteps in the cannabis space requires agent education”

The Claims Coach Podcast October 05, 2018
 Interview with Kevin Quinley about insurance claims issues in medical marijuana, claims handling, and tips for the adjuster

CONSULTING

September 2022-Present
 Med James Insurance

- Working closely with Claims Manager and other adjusters to bring the Claims Department into compliance.

March 2022- Present
 Agribusiness Risk Specialists

- Integral member working closely with the Claims Manager and CEO to bring the Claims Department into compliance with Departments of Insurance.
- Updated letters to ensure company was sending documentation to policy holders in order to meet the requirements of the Department of Insurance in several states. Subsequently, significant process was integrated into the corporation’s computer system.
- Participated with Claims Manager and CEO in hiring process of key personnel within the claim department

March 2022
 Balams Law Firm

- Written material for firm regarding auto physical damage in Georgia. Information to be distributed to clientele

SOCIAL MEDIA

Insurance Suits

Podcast sponsored by AAIMCo with Amy Johnson
 Bi-monthly discussion of the people in insurance and AAIMCo

The Art of Adjusting: Coffee with a Claims Expert

@artofadjusting is a bi-monthly discussion of good faith claims handling techniques for adjusters on Clubhouse beginning on August 10, 2021.

CASES

Available upon request
 February 2023