



CMR Consulting

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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 – present) • 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.

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, AR2001 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 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..... 2000 to 2001

CLAIMS ADJUSTER

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.
- 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 1997 to 1999

CLAIMS ADJUSTER / FRAUD/SPECIAL UNIT INVESTIGATOR

- 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

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

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 with permission 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

IRMI AgriCon March 7, 2022

- Featured speaker concerning *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 Webinar on *Cannabis Claims: A Look at Coverage* December 02, 2021

- Webinar discussing the insurance implications of the emerging cannabis industry and good faith claims handling for cannabis claims.

AAIMCo October 22, 2021

- Featured speaker about *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 on *Why Words Matter: The Impact of Insurance Policy Definitions*
 - Discussion about insurance definitions (specifically "physical damage" and "cannabis") in the policy, why words matter, why how we use the words matter, and how insurance

April 2022

professionals must change and adapt in a post-pandemic world.

National Cannabis Industry Association

September 23, 2021

- Panel Moderator, discussed Directors & Officers and Employers' Liability Protection insurance coverages, its misconceptions, and why these coverages are needed.
 - Panelist: Cimone Casson (Cannas Capital)

CPCU Webinar on *Impaired Driving and Its Insurance Implications*

August 31, 2021

- Co-Presented with Dr. Nadia Moore, Ph.D, DABT, CIH, ERT
- Discussion concerning 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

- Career Development Seminar Panel Speaker with Ken Allen of the California Department of Insurance discussing the emerging cannabis market and the insurance implications the industry encounters.

Omaha CPCU Society

May 18, 2021

- Featured speaker for CPCU designees' monthly meeting
 - Discussed policies, claims, and other insurance implications of the emerging cannabis industry with 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 for CPCU designees' and adjusters' monthly meeting
 - Discussed policies, claims, and other insurance implications of the emerging cannabis industry with focus on Missouri and Kansas.

East Carolina University

March 10, 2021

- Risk Management and Insurance Program Insurance Claims Careers Week
- Featured speaker at 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 for first through fourth-year law students in Marla Dickerson's class
 - Discussed the law and insurance implications of the emerging cannabis industry with a specific focus on Louisiana

Central Indiana CPCU Chapter

October 21, 2020

April 2022

- Featured speaker for CPCU designees' monthly meeting
 - Discussed policies, claims, and other insurance implications of the emerging cannabis industry.

DRI Webinar on *Cannabis Claims: What Can Go Wrong?*

September 24, 2020

- Featured speaker for Defense Research Institute's annual Cannabis Law Seminar
 - Spoke at webinar "Cannabis Claims: What Can Go Wrong?"

Southern University Law Center

June 30, & October 8, 2020

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

Insurance Business America

June 24, 2020

New Cannabis Markets: What Clients Need in a Coverage Policy

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

University of Missouri Kansas City

June 19, 2020

- 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
 - Webinar was recorded and rebroadcasted on June 22, 2020

Insurance Business America Cannabis Cover Masterclass

May 12, 2020

- Panel Moderator, discussed the latest claims trends and coverage pitfalls seen throughout the industry, and the best practices for assessing loss in the cannabis market.
 - Panelists: Travis Clifford (Effective Claims Management); Gerritt Nagarwalla (Canopus Group); Jodi Green (Nicolaidis, Fink, Thorpe, Michaelides and Sullivan, LLC)

Charleston School of Law

April 14, 2020

- Featured speaker for second- and third-year law students in Adjunct Professor Kristi Harrington's class
 - Discussed the law and insurance implications of the emerging cannabis industry.

University of Missouri Kansas City

January 29, 2020

- Continuing Legal Education webinar and in-person engagement
- Presented 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

- Risk Management and Insurance Program Insurance Claims Careers Week
- Featured speaker at 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 TIPS Cannabis Seminar September 19, 2019

- Spoke on panel for insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market.
 - Moderator: Daniel F. Gourash (Seeley, Savidge, Ebert & Goruash Co., LPA)
 - Panelist: Wes Gilbreath (Continental Heritage Insurance Co.)

CPCU Webinar on *Claim Issues in SIR's: Opportunity or Pitfall?* July 16, 2019

- Co-Presented with Kevin Quinley, CPCU, AIC, AIM, ARe, RPA
- Discussion concerning 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, Cannabis Cover Masterclass March 19, 2019

- Spoke on panel, discussed claim trends, and highlighted policy pitfalls in the cannabis market.
 - Moderator: Norman Ives
 - Panelists: Michael Sampson (Reed Smith); Dean Rocco (Wilson Elser); Chantal M. Roberts

NAIC Western Zone Committee September 22, 2018

- Presented perils associated with cannabis claims to insurance commissioners based on *Insights* article.

NEWS ARTICLES and INTERVIEWS

Insurance Speak Podcast

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

IJA Aftershow: Chantal Roberts

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

April 2022

Insurance Speak Podcast

Interview with Patricia Harman and other insurance authors about our books and why sharing expertise is necessary in the insurance industry.

September 22, 2021

The Litigation Psychology Podcast #88

Interview with Dr. Bill Kanasky, Jr., Ph.D. about litigation and the insurance industry.

September 20, 2021

The Claims Coach Vlog

Interview with Kevin Quinley about my book *The Art of Adjusting: Writing Down the Unwritten Rules of Claims Handling*

May 05, 2021

Insurance Business America

“Avoiding coverage missteps in the cannabis space requires agent education”

Alicja Grzadkowska

June 15, 2020

The Claims Coach Podcast

Interview with Kevin Quinley about insurance claims issues in medical marijuana, claims handling, and tips for the adjuster

October 05, 2018

CONSULTING

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

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.

April 2022

The Art of Adjusting

The Art of Adjusting was a vlog to help professionals and laypeople understand the insurance claims industry. It concluded its weekly broadcast via YouTube and LinkedIn on July 2021.

CASES

Available upon request

Not Retained
April 2022