

MICHAEL CALLAHAN

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CAREER SUMMARY: Extensive and progressive Property and Casualty claims employment in Senior staff, Management and Executive positions for national, regional and intra-state insurers and third party administration companies. Managed up to fifteen staff and or contracted employees including managers and have reported to Claims Managers, VPs, CEOs and Directors. Career has been highlighted by my abilities to logically and comprehensively analyze, formulate, educate, implement, and motivate myself and others to add value that positively impacts claims' loss ratios, profitability, market share and customer retention.

2010 - 2015

Sawgrass Mutual Insurance Company
Vice President of Claims

Sunrise, FL

Authored and executed a business plan establishing a Claims department comprised of managers, examiners, field adjusters and administrative support.

Responsible for all activities associated with the operation and management of the Claims department including the establishment and implementation of claims strategies and policies and procedures to ensure customer service, loss control and profitability while complying with statutory and regulatory standards.

- Renegotiated a 33% decrease in the Third Party Administrator's Gross Loss Fee schedule.
- Authored and tested company's Catastrophe claims plan.
- Vetted vendors and implemented a Preferred Vendor program.
- Vetted, recommended, implemented and managed a Third Party Claims Administrator (TPA).
- Designed and built an "in house" claims department wherein claims were adjudicated from Notice of Loss to claim settlement by company Claim's employees.
- Interviewed, hired, and disciplined through termination department employees.
- Established Field Adjuster First Call claim settlement program.
- Conducted daily and weekly claims' quality control and claims' payment authority reviews.
- Implemented company's Best Claims' Practices.
- Implemented claim file audit reviews.
- Responsible for interdepartmental training including a monthly publication.
- Participated in executive management and board of directors' meetings.

2009 - 2010

Aplin Peer & Associates
Quality Assurance Manager

Fort Lauderdale, FL

Responsible for the timely review, approval and processing of commercial residential and residential property claims submitted by company and independent Field adjusters.

2009 - 2010
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Insurance Servicing & Adjusting Company (ISAC)

Weston, FL

Director of Claims

Managed thirteen staff examiners and two supervisors and reported to the CEO, client's VP of Claims and an Account Executive.

Managed third party administration company's property claims examination process for all clients including a large multi-line multi-state insurer.

- Streamlined the department's claims examination processes and procedures resulting in increased productivity and quality.
- Implemented weekly productivity metrics and report that resulted in increased productivity.
- Enhanced the field adjuster's initial report requirements resulting in increased productivity and quality.

2007 - 2009

Coral Insurance Company

Hollywood, FL

Claims Manager

Managed fifteen TPA employees including management and reported to the CEO, VP of Underwriting and board of directors.

Responsible for the development and implementation of internal claims policies and procedures, supervision and performance management of the company's contracted TPA firm, statistical and trend reporting and analysis, reserve audits, attritional loss ratio, large loss reinsurer reporting, claim audits, executive management team and board of directors reporting including MD&A, coordination of all catastrophe claims activities and DFS and OIR regulatory reporting.

- Implemented defense counsel assignment and reporting requirements.
- Implemented the strategic cost savings measure to utilize the TPA's adjusters to serve as appraisers for appraisal claims.
- Researched and recommended policy form changes relative to removal of the Appraisal provision from the policy form and addition of Damaged flooring sub-limits.
- Authored company's Catastrophe claims plan.

**EARLY CAREER
SUMMARY:**

Held senior staff claim positions for Allstate and Nationwide adjusting automobile property and bodily injury liability claims. Additional claims handling exposure includes management of non-standard auto liability and condominium association property and liability claims.

AWARDS/ACCREDITATIONS/MEMBERSHIPS:

Independent All Lines Insurance Adjuster – 520, State of Florida

EDUCATION:

1982 Saint Joseph's University Philadelphia, Pennsylvania
B.A. in English

CPCU 1 and 2

Beginning, Intermediate and Advanced Microsoft Excel and Word training.