Steven Park

Claims Specialist

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SKILLS

- Claims Handling Procedures
- Liability Investigation
- Coverage Analysis
- Negotiation
- Customer Service
- Excel
- Microsoft Word
- Outlook
- Problem-Solving Skills
- Sound Judgment

EDUCATION

Bachelor of Science

05/2021

Virginia Commonwealth University

Richmond, VA

Business Administration

CERTIFICATES

Associate in Claims (AIC)

The Institutes

05/2024

SUMMARY

Claims specialist with 5 years in commercial auto and general liability claims for Virginia insurers. Handles bodily injury and property damage claims up to $150,000, applying claims handling procedures, coverage analysis and state regulations to every file. Negotiates with claimants and attorneys while keeping customer service scores high with policyholders.

EXPERIENCE

Claims Specialist

01/2023 - Present

Capital Rivers Commercial Insurance — Richmond, VA

Commercial insurer for 40,000 small and mid-size businesses in the Southeast.

- Handle **110** commercial auto and general liability claims, settling bodily injury files up to $150,000.
- Investigate liability with recorded statements, scene photos and expert reports, deciding fault within 30 days on 90% of files.
- Negotiate settlements with claimants and plaintiff attorneys, paying 12% less than initial demands on average.
- Follow claims handling procedures and Virginia fair claims rules, scoring 97% on quarterly file audits.

Claims Representative

06/2021 - 12/2022

Chesapeake Bay Auto Insurance — Norfolk, VA

Personal auto insurer with 220,000 policies in Virginia and Maryland.

- Settled 70 auto property damage and rental claims a month for personal auto policyholders.
- Coordinated inspections, total loss valuations and salvage for 25 vehicles a month.
- Logged claim notes, payments and diaries in Excel and Outlook with no missed state deadlines.
- Wrote coverage and denial letters in Microsoft Word, with 95% passing compliance review on first draft.