

MICHAEL J. DAVIES

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Professional Profile

A dedicated insurance claim professional with forty years experience in handling a diverse range of personal, commercial and professional liability insurance claims. Has practical experience working in various leadership positions, developing claim best practices and claim operational problem solving.

Employment Chronology

Altair Associates, Inc.
Minneapolis, Minnesota

January, 2011 / Present

Senior Claim Analyst

- Senior Claim Analyst for an insurance and reinsurance services firm.
- Performs general liability, property, automobile, workers' compensation and professional liability claim audits in North American for reinsurance and insurance clients.
- Managed client internal and external claim reserve studies.

Travelers Excess Casualty
St. Paul, Minnesota

May, 2007 / December, 2010

Managing Director

- Responsible for directly handling claims and managing a claim team dedicated to handling unsupported umbrella and excess claims. The claim mix included automobile, general liability, dram shop and construction claims with exposures in excess of \$1 million.

St. Paul Travelers Insurance Company
St. Paul, Minnesota

December, 2000 / May, 2007

Unit Claim Manager

- Managed a staff handling medical professional claims covering a twelve state area, controlling over \$20 million in loss reserves.
- Designated as the international claims technical consultant for all catastrophic birth injury cases in the United Kingdom and Ireland offices.

- Member of the catastrophic injury file review team with the responsibility for recommending claim handling strategies for the evaluation and disposition of all high exposure cases in the US.

*PHICO Insurance Group
Minneapolis, Minnesota*

January, 2000 / November, 2000

Branch Manager

- Managing the Underwriting, Risk & Safety and Claim Departments in the Minneapolis Branch Office to attain superior customer service and profitability. Also responsible for marketing efforts over an eight state territory.

*The St. Paul Companies, Inc.
St. Paul, Minnesota*

September, 1975 / November, 1999

Regional Claim Manager – Medical Professional Claims

- Responsible for field claim operations over a six-state area in the Upper Midwest. Managed a staff of twenty-four, including both office and virtual workers. Controlled over \$100 million in loss reserves and a litigation budget of \$8 million. Settlement authority of \$1 million.
- Implemented litigation cost reduction strategies that resulted in an annual average cost reduction of 3%.
- Designated as the leader of the Center of Expertise for the handling of managed care claims.
- Received award for the best regional office of the quarter.

Corporate Claim Manager – Liability

- Directed claim handling strategies for the investigation, evaluation and disposition of high exposure/complex general liability and medical malpractice claims for multiple regional offices. Conducted field office audits to evaluate best practices compliance and quality of customer service.
- Directed a national general liability closed file analysis, which led to the implementation of a wide range of claim best practices resulting in reduced total claim costs.

Corporate Claim Manager – Workers' Compensation

- Provided direction and assistance in developing claim handling strategies for the investigation, evaluation and disposition of high exposure workers' compensation cases in various regional offices.
- Developed and facilitated claim handling training modules for the investigation and evaluation of workers' compensation claims.
- Designed, developed and implemented an Automated Check Issuance System for the entire Claim Division.

Service Center Claim Supervisor – Workers' Compensation

- Directed the Worker Compensation unit in the Washington D.C. Service Center, supervising fifteen people in three offices covering a three-state territory (Virginia, Maryland, D.C.).

Satellite Office Claim Manager

- Managed the efforts of a multi-line claim unit located in Roanoke, Virginia with a staff of seven people.
- Direct handled multi-line caseload mainly consisting of professional liability claims. Responsible for covering Southwestern Virginia.

Claim Representative

- Multi-line claim handler in the Richmond, Virginia satellite office.

Educational Qualifications

Graduated from University of Tampa, Florida, with a Bachelor of Science Degree in Economics.

Claim Law Associate Degree in Workers' Compensation

CPCU