



Wade Guerrero

Auto Claims Adjuster

CONTACT INFORMATION



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Ocala, FL 12345

EDUCATION

Bachelor of Science in Business Administration in Finance I
University of Central Florida,
Orlando, FL | 2016 - 2020

KEY SKILLS

- CCC ONE
- Claims management software
- ISO policy forms
- Liability investigation
- Settlement negotiation
- Fair claims practices regulations
- Subrogation recovery
- Microsoft Excel
- Bodily injury evaluation
- Reserve analysis

ABOUT ME

Bringing 6 years of auto claims experience and an Associate in Claims credential, with deep skill in liability investigation, bodily injury evaluation, and settlement negotiation using CCC ONE. Currently managing a claims portfolio valued at \$7.1M while reducing average claim processing cost from \$1,150 to \$970 per file by consolidating vendor referrals and standardizing documentation workflows.

PROFESSIONAL EXPERIENCE

AUTO CLAIMS ADJUSTER I WITH LACOOCHEE RIVER INSURANCE GROUP, OCALA, FL
2023 - PRESENT

- Maintain 163 policyholder contacts per month through proactive outreach, status updates, and settlement discussions on a caseload of 158 open files.
- Manage a claims portfolio valued at \$7.1M, reviewing police reports, medical records, and repair estimates to determine liability on each file.
- Reduced average claim processing cost from \$1,150 to \$970 per file by consolidating vendor referrals and standardizing documentation workflows.
- Examine claims forms, coverage declarations, and ISO policy forms to confirm coverage applicability before authorizing payments.

CLAIMS ADJUSTER I SILVER SPRINGS MUTUAL INSURANCE, GAINESVILLE, FL
2021 - 2023

- Coordinated with claimants, repair shops, and medical providers on each open file, logging every contact in the claim notes within 24 hours.
- Oversaw a portfolio of \$4.3M in open claim reserves, prioritizing severe-exposure files for early resolution.
- Moved routine claimant correspondence to claims management software templates, cutting letter drafting time from 25 minutes to 10 minutes per file.
- Reviewed medical treatment records and billing statements on bodily injury claims to evaluate settlement ranges within 48 hours of receipt.

CLAIMS REPRESENTATIVE I SUWANNEE BEND CASUALTY CO., LAKE CITY, FL
2020 - 2021

- Contacted an average of 87 policyholders per month to gather loss details, explain coverage, and set expectations on claim timelines.
- Resolved complex, severe-exposure auto claims using high-service file handling, keeping average cycle time at 26 days.
- Reviewed physical property damage photos and repair invoices in CCC ONE to verify estimate accuracy before approving payments.

CERTIFICATIONS

- RESIDENT ALL-LINES ADJUSTER LICENSE (6-20), FLORIDA DEPARTMENT OF FINANCIAL SERVICES | FLORIDA DEPARTMENT OF FINANCIAL SERVICES | 2020
- ASSOCIATE IN CLAIMS | THE INSTITUTES | 2022