

JONATHAN ETCHISON

Granite City, IL 62040 ♦ 618-931-0448 ♦ jetch5@yahoo.com

PROFILE

Insurance and banking professional offering diverse experience leading credit risk assessments and insurance claims investigations. Expert investigative and analytical skills with emphasis in financial analysis and identifying suspicious activity. Broad knowledge base, superior communications skills and exceptional work ethic.

Key competencies include:

- *Investigations*
- *Financial Analysis*
- *Public Speaking*
- *Research/Report Development*
- *Interpersonal Communications*
- *Teaching/Presentation Delivery*

PROFESSIONAL EXPERIENCE

STATE FARM INSURANCE COMPANIES - St. Louis

Credit Analyst - First Mortgage

Mar 2011 - Aug 2018

Reviewed customer applications, credit reports, appraisals, asset and income documentation for ability to repay, qualified mortgages, and verified compliance with investor/portfolio guidelines. Determined final disposition of applications and issued corresponding letters of credit or declination. Delivering reliable results in a production environment achieving a minimum of 6 reviews per day and a 96% or higher quality control pass rate. Worked both remotely and in office. (NMLS 640221)

- Became a subject matter expert in Fannie Mae and portfolio guidelines.
- Provided detailed feedback to internal customers regarding disposition of applications.
- Provided informal training and mentoring to internal customers.
- Negotiated counter-offers and alternative loan scenarios.
- Utilized Accurant (Lexis/Nexis) database for verification of facts.
- Identified suspicious documentation, transactions and representations for further investigation. Documented sources of funds with transactional verification of large deposits.
- Complied with company guidelines and government regulations such as customer identification (CIP), fair lending and OFAC.
- Obtained private mortgage insurance from multiple vendors and consulted with Genworth MI regarding system enhancements for streamlining their the application process.
- Obtained bankruptcy documentation through PACER (public access to court electronic records) database for customer service and decision making.
- Corrected post-closing errors and investor delivery issues.
- Received customer service awards and positive feedback for assisting internal customers.

Investigations – Auto Claims Representative Dec 1999 - Mar 2011

Took ownership of suspicious claims from internal customers and handled to conclusion. Incorporated investigative findings into well-reasoned decisions and compiled detailed reports for claims management and external counsel as needed. Educated internal and external customers through classes and public speaking opportunities. Worked both remotely and in office.

- Conducted in-person and telephone interviews with insureds and witnesses.
- Completed neighborhood canvases.

Auto Claim Representative, continued

- Financial analysis and credit review on most claims.
- Negotiated the settlement of property claims, bodily injury claims and lawsuits.
- Provided training to claim personnel on fraud indicators and suspicious circumstances.
- Retained subject matter experts, attended evidence reviews, reviewed reports, validated fees and incorporated their findings into the investigation.
- Worked with outside counsel in depositions, preparation of responses to lawsuits, and trial preparation. Reviewed their reports, conformed to company guidelines and paid legal fees.
- Attended witness depositions, court/arbitration proceedings and gave depositions.
- Conducted databases searches on the National Insurance Crime Bureau, Lexis/Nexis and State/Federal court databases.
- Completed in-person courthouse research on criminal and civil records.
- Provided temporary management coverage for the team and secretary pool team.
- Department records retention coordinator and online research lead.
- Represented the company at industry conferences.
- Gave insurance fraud presentations to civic organizations.
- Public affairs liaison coordinating child seat inspections and East St. Louis Fire Safety Week.

EDUCATION

M.B.A., Eastern Illinois University
Bachelor of Arts – Major in Communications, Eastern Illinois University

CERTIFICATIONS / AFFILIATIONS

Chartered Financial Consultant, ChFC®- The American College 2008
Chartered Property & Casualty Underwriter, CPCU – The Institutes® 2004
Associates in Claims, AIC™ - The Institutes 2001
Associate in General Insurance, AINS® - The Institutes, 2000
Midwest Anti-Auto Crime Association, 2000 – 2011 & Board of Directors, 2003 to 2007
International Association of Special Investigations Units Inc., 2000 to 2010

TECHNICAL COMPETENCIES

Loan Origination & Electronic Claims Systems
Microsoft Office Suite – Word, Excel, PowerPoint & Outlook
Document Management Systems – Stellant & VisionContent
SQL – SQLite, PostgreSQL, & SQL server

VOLUNTEERISM

Park league assistant baseball coach & assistant basketball coach
Boys Scouts assistant troop leader
Band booster parent
Elks soccer league coach / assistant coach
Monica Bristow for Illinois Representative