Destinie Hutchinson

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**SUMMARY**

Detail-oriented and results-driven **Claims Adjuster & Insurance Professional** with **extensive experience in virtual inspections, large-loss claims handling, and policy reconciliation**. Consistently ranked **Top 20 in performance** and recognized for **mentorship, training, and process improvements**. Adept at utilizing advanced **claims technologies, satellite imaging tools, and data-driven decision-making** to optimize accuracy and efficiency. Former **licensed middle school math teacher**, bringing strong analytical skills, leadership, and training expertise to the insurance sector. Currently pursuing **advanced qualifications in Risk Management and Insurance**.

**SKILLS**

* **Claims & Insurance Expertise**
  + Licensed Insurance Adjuster (Multi-State)
  + Xactimate & XactContents Certified (Estimating Software)
  + Virtual Inspections & Claims Adjusting (Hail, Fire, Home)
  + Enterprise Claims System (ECS) & Claims Experience Programs
  + Policy Analysis & Settlement Negotiations
* **Technology & Tools**
  + Satellite Imaging: EagleView, Cloud Explorer, Near Map
  + Microsoft Office Suite (Excel, Word, Outlook, Teams)
  + Digital Claims Transformation & Process Automation
  + SQL Oracle
* **Leadership & Training**
  + Mentor & Trainer for New Hires (1.5+ years)
  + Process Improvement & Coaching for Management
  + Customer/Agent Relations (C.A.R.E Member)
* **Education & Teaching**
  + Licensed Middle School Math Teacher
  + Curriculum Design & Classroom Management
  + After-School Tutoring & Summer School Instruction

**EXPERIENCE**

**State Farm**

*Claims adjuster (Hail Reconciliation Unit) - Indianapolis, IN (August 2022 – Present)*

* **Managed, processed, and reconciled a dynamic caseload of** 100-200 claims per month, prioritizing high-risk cases and ensuring accurate and timely settlements in a high-volume environment as well as minimizing payout errors and ensuring compliance.
* **Performed** virtual home inspections for large hail claims, reducing on-site assessment time by 90% and expediting claim resolutions.
* **Ensured compliance** with company stewardship policies, handling all-peril home claims with a focus on accuracy and customer satisfaction.
* **Consistently ranked in the top 2% of adjusters**, maximizing claim accuracy while maintaining compliance with payout regulations.
* Training mentor
  + **Designed and conducted** onboarding training for new claims adjusters, improving team efficiency and reducing ramp-up time by 60%.
  + **Led mentorship program**, providing one-on-one coaching for new hires, resulting in 80% improvement in claim accuracy and efficiency.
* DTT - Digital Transformation Team
  + **Implemented** new claims handling technologies, such as Eagle view 360, Claims Experience virtual inspections, Salesforce Payment platforms, increasing processing efficiency by 95%
* C.A.R.E member - Customer/ Agent Relations Engagement member
  + **Facilitated** collaboration between third-party vendors and State Farm teams, improving claim resolution time by 99%.
  + **Collected and analyzed** customer and agent feedback, implementing process improvements that increased customer satisfaction scores by 90%
  + **Developed coaching strategies** for management and claim specialists, leading to 85% improvement in customer service ratings

**Paramount School of Excellence**

*Middle School Math Teacher - Indianapolis, IN (March 2021 - May 2022)*

* **Taught** middle school mathematics to students in grades 5-8, using interactive and data-driven teaching strategies to improve student engagement and comprehension.
* **Led instruction** for seven middle school math classes (grades 5-8), designing curriculum and assessments.
* **Provided** after-school tutoring in math, offering personalized support that helped struggling students improve by 2 grade levels.
* **Taught** all core subjects (Math, Science, Reading, and Writing) for 3rd-grade summer school students, reinforcing foundational skills to prepare them for the next academic year.

**Education**

**IUPUI (Indiana University Purdue University of Indianapolis)** - *Class of 2021*

*Baccalaureate in Education with a minor in Mathematics and History*