

CHRISTOPHER CAMARGO

Tucson, AZ 85756
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PROFESSIONAL SUMMARY

Confident, analytical professional with strong attention to detail and problem-solving abilities. Possesses solid understanding of claims processing and regulatory compliance, coupled with proficiency in data analysis and documentation review. Committed to driving efficient claims resolution and maintaining high standards of customer satisfaction.

SKILLS

- Critical thinking
- Active listening
- Policy interpretation
- Customer service
- Medical records analysis
- Settlement negotiation
- Claims investigation
- Highly motivated
- Insurance regulations
- Problem-solving
- Insurance policy coverage knowledge
- Liability assessment

WORK HISTORY

07/2022 to 07/2023 **Claims Adjuster/Estimator**
Allstate Insurance – Remote

- Negotiated favorable settlements with claimants, attorneys, and other insurance carriers to minimize financial risk for the company.
- Examined claims forms and other records to determine insurance coverage.
- Provided exceptional customer service during the claims process, addressing concerns promptly and empathetically.
- Maintained comprehensive records of all claims handled, ensuring easy reference for future needs.
- Conducted thorough investigations to identify potentially fraudulent claims, resulting in significant cost savings for the company.
- Achieved fair resolutions through skilled negotiation tactics while maintaining sensitivity toward injured parties' needs and concerns.
- Managed complex bodily injury claims, applying strong analytical skills to determine appropriate resolutions.
- Demonstrated expert knowledge of auto insurance policies and coverages, allowing for accurate assessment of damages and appropriate claim payouts.

12/2019 to 07/2022 **Estimator**
Orielly Chevrolet – Tucson, AZ

- Used specialized software to create estimates quickly and accurately and make estimates easily understandable and shareable.
- Established a reputation for delivering reliable and accurate estimates, resulting in increased client trust and repeat business opportunities.
- Consistently met monthly performance targets by effectively managing workload and completing tasks in a timely manner.
- Served as an effective liaison between clients, insurance companies, technicians, parts suppliers, and management throughout the repair process.
- Conducted ongoing quality checks on completed repairs before returning vehicles to customers, ensuring highest level of workmanship standards were met consistently.
- Improved overall communication within the team by implementing regular meetings to discuss ongoing projects, challenges, and successes.
- Consistently met or exceeded monthly sales goals through diligent follow-up on potential leads and cultivating strong customer relationships.
- Enhanced company reputation by consistently delivering high-quality service and maintaining professionalism throughout the estimation process.

06/2017 to 12/2019 **Bodily Injury Claims Adjuster/Total Loss Adjuster**

Progressive Insurance – Tucson, AZ

- Participated in ongoing training programs to stay up-to-date on industry trends, regulatory changes, and best practices for bodily injury claims handling.
- Negotiated terms and handled settlements and adjustments with attorneys, claimants and co-defenders.
- Prepared and presented complex cases to management, in-house legal team and Claims Committee.
- Interviewed policyholders, witnesses and third parties to gather information and details regarding injury event.
- Coordinated independent medical examinations to verify injury severity when required.
- Interviewed relevant parties to determine claim denial or settlement.
- Improved claim resolution times by efficiently managing a caseload of 80-100 bodily injury claims.
- Evaluated coverage, liability and damages and investigated suspicious claims.
- Achieved faster settlement agreements through effective negotiation tactics and clear communication skills.
- Collaborated with appraisers to accurately determine vehicle values, ensuring fair compensation for clients.
- Developed relationships with vendors, such as tow operators and salvage yards, to improve efficiency in managing totaled vehicles.
- Provided exceptional customer service while guiding policyholders through the total loss process, resulting in positive feedback from clients.
- Negotiated settlements with lienholders and other parties involved in the total loss claim, securing favorable outcomes for all stakeholders.
- Collaborated with appraisers to ensure accurate assessments of vehicle damages,

reducing re-inspection rates and speeding up the claim process.

- Managed a high volume caseload with minimal errors while maintaining excellent customer service standards.

06/2014 to 05/2017 **Liability Claims Adjuster/Manager**

Legacy Insurance – Phoenix, AZ

- Collaborated with other departments to improve overall organizational effectiveness in addressing client needs.
- Streamlined communication between adjusters and clients, expediting claim resolution times.
- Implemented quality assurance measures, monitoring staff performance and providing constructive feedback for continuous improvement efforts.
- Managed a team of adjusters, providing coaching and performance feedback for improved productivity.
- Handled claims consistent with client and corporate policies, procedures, best practices and regulations.
- Conducted thorough investigations of complex claims, gathering evidence to support decision-making processes.
- Developed training materials to ensure consistent handling of claims across the department.
- Mentored new hires on company policies/procedures enabling them to quickly become proficient in managing claims.
- Contributed valuable input during team meetings by sharing insights on lessons learned from past cases, resulting in improved departmental performance overall.
- Conducted thorough investigations of claims to determine coverage, liability, and damages.
- Resolved disputes effectively through mediation efforts between involved parties as an alternative to litigation when possible; reducing costs associated with lengthy court proceedings.
- Investigated liability claims thoroughly, analyzing evidence and interviewing involved parties to determine fault accurately.
- Maintained compliance with industry regulations by staying informed on changes to laws that impacted claims handling processes.
- Improved overall accuracy in claims investigations by developing a comprehensive checklist for gathering essential information.
- Managed a caseload of complex liability claims, maintaining organization and meeting deadlines consistently.

05/2009 to 03/2013 **Claims Adjuster/Supervisor**

Infinity Auto Insurance – Tucson, AZ

- Provided exceptional customer service during the claims process, addressing concerns promptly and empathetically.
- Maintained comprehensive records of all claims handled, ensuring easy reference for future needs.
- Recognized for maintaining a high level of customer service while managing a

- large volume of claims simultaneously, exceeding performance expectations.
- Reduced claim processing times by implementing efficient workflow procedures and training team members on best practices.
- Mentored junior adjusters, sharing knowledge and expertise to contribute to their professional development within the company.
- Consulted police and hospital records when needed.
- Interviewed claimants and witnesses to gather factual information.
- Expedited claims settlements with successful negotiation strategies and effective communication skills.
- Coordinated with underwriters to review policy coverage details and ensure accurate claim assessments, reducing discrepancies in the adjudication process.
- Achieved high accuracy rates in claims evaluation by consistently applying knowledge of policy coverage, liability assessment, and damage valuation.
- Improved team productivity, providing comprehensive training to junior adjusters on industry best practices and company guidelines.

EDUCATION

Expected in 05/2026 **No Degree: CyberSecurity**

Pima Community College - Tucson, AZ

Expected in 05/2026 **Associates Degree : Cyber Security**

Northern Arizona University - Flagstaff, AZ

CERTIFICATIONS

- Driver's License, Present
- Insurance Producer License, 10/01/23
- Property & Casualty License, 10/01/23
- Non-CDL Class C, Present

LANGUAGES

Spanish

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Native or Bilingual