EVERETTE L. HALLFORD

123 Brenner Ave Bethpage NY 11714

516-710-2507 & 516-288-8395 – [EHALLFORD@MSN.COM](mailto:EHALLFORD@MSN.COM)

**Qualifications:**

* Extensive Experience in New York Auto Liability, Property and No Fault Claims
* Multi-line, Multi-state claims, Multi-Jurisdictional Claims
* Litigation Management, Mediation, Broker Claim Reviews, Trials
* Coverage Analysis, Drafted coverage letters and Bad Faith Response Letters
* Excellent verbal and written communications skills, including editing.
* Microsoft Office Skills, Google Suite Skills and other Computer Skills
* Technical Writing. Copywriting. HTML. Research Skills
* Forensic and Financial Audit Skills and Ledger Skills

Experience: **Gregory Spektor and Associates, Rosedale NY.** Feb 2020 to April 2020

*Negotiator*

* Reviewed, analyzed auto injury claims, assessed liability and extent of injury and

Contacted insurance carriers and negotiated settlements.

**Country-Wide Insurance Company, New York NY** Feb 1991 to March 2015

*Senior Claims Examiner, Special Projects Analyst*

* 32 years of claims experience
* 24 years of handling auto liability, property liability, no-fault claims. No-Fault litigation analysis, liability litigation prep.
* Trained new claims reps in both No-Fault and liability claims handling.
* Testified for the company in numerous No-Fault depositions and trials.
* Drafted hundreds of detail specific bad faith responses for questionable liability and questionable injury cases. Accident analysis and Injury assessment
* Organized and Managed Special audits for both No-Fault and liability claims.
* Managed and oversaw special projects involving statistical analysis, interest calculation on late payments as well as fraud investigations requiring the review and correlation of complex data.
* Managed thousands of claims and handled entire 25/50 unit at Country-Wide post 2008 financial crisis layoffs for nearly a year and a half.
* Interacted with attorneys, doctors, nurses and other medical healthcare professionals for medical and auto liability claims.
* Extensive experience investigating medical fraud, analyzing medical histories, court and legal documents pertaining to fraud investigations.
* Accustomed to high volume work load with excellent results.
* Documented thousands of case files with thorough analysis of liability, financial exposure and litigation risk.
* Extensive experience in Microsoft Word, Excel and PowerPoint.
* Extensive No-Fault experience, medical payments, medical record reviews. Lost wages determination. Rehabilitation. Medical exams. Structured settlements. Course of Employment determination. Injury causality reviews.

**Republic Insurance, San Antonio TX** June 1989 to July 1990

*Multi-line Auto and Property Field Examiner*

* Handled Property and auto physical damage and liability claims.
* Field Investigations, forensic accident review, scene and damage photos, witness statements, referrals for accident reconstruction.
* Training of property examiners in auto claims procedures.
* Wrote estimates for property claims and participated in CAT teams.
* Maintained computer records of claims. Wrote written reports and recommendations for settlement or denial.
* Handled Litigation. Attorney referrals and oversight of litigation.
* Processed settlement payments of Property and Auto claims payments.

**USAA Insurance, San Antonio TX** June 1983 to May 1989

*Multi-Line Auto and Property Claims Examiner*

* Extensive experience and training in auto and property claims including the physics of auto accidents and injuries. Negotiation skills training and AIC. Passed property, auto and general liability AIC exams. SIU training.
* Insurance contract training. Medical Claims Training.
* Processed Medical claims. Settled property damage & bodily injury claims.

Education: **Rice University, Houston Texas** Sept 1977 to May 1983

*Bachelor of Arts in Literature* – *Writing specialization*

1 year of science classes and math classes, including biology, chemistry, physics, calculus, history. 4 years humanities classes, including Philosophy, English Literature, German, Writing Classes, US and Chinese History, Reformation History, Linguistics, Drawing, Classic Greek Literature, Comparative religion.

Worked for Rice Thresher Newspaper 3 years as a typesetter and Layout Artist. Worked 2 years for Chemical Engineering as a lab assistant. Worked 2 years in Rice library for information System Company as a paid researcher. Worked summer of 1979 as a German translator of private German language letters for the Institute of Texan Cultures. Was a projectionist for 2 years in on campus film presentations.

Other Extracurricular Activities and Summer Employment

**Kelly AFB – Dept. of Industrial Engineering**July 1979 to August 1979

*Time and Motion, Engineering Assistant*

* Conducted interviews of engineers, analyzed data, calculated manpower requirements. Prepared written statistical reports

**Frost Bank – Trust Department** June 1981 to August 1981

* Managed Trust accounts, assisted with a municipal bond distribution. Handled Customer service calls. Learned banking procedures. Used Spreadsheet to keep track of trust payments and deposits.

Queens Public TV – Public Access Producer/Performer for 10 Yrs. - 1997 to 2007

Scripted, Produced and Performed in 36 half-hour panel discussion programs

Public Speaker, Internet commentator. Published Novelist. December 31, 2008.