



CHANTAL M. ROBERTS, CPCU, AIC, RPA

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Career reflects over 20 years of accomplishments in the insurance industry with specialization in:

- Business Interruption Claims
- Cannabis Claims
- Cargo (Inland Marine) Claims
- Commercial Auto Claims
- Commercial General Liability Claims
- Commercial Property Insurance Claims
- Homeowner's Insurance Claims
- Special Investigations/ Fraud Investigations
- Insurance Claim Best Practices and Standards
- Third-Party Administration Claim Management

CURRENT PROFESSIONAL AFFILIATION

CPCU Society, Kansas City • CPCU Society Publications Committee (January 2020 – present) • American Association of Insurance Management Consultants • American Bar Association • Claims and Litigation Alliance (Fellow) • Defense Research Institute • National Cannabis Industry Association • Greater Kansas City Claims Association

CERTIFICATIONS

Chartered Property Casualty Underwriter (CPCU) • Associate in Claims (AIC)
Registered Professional Adjuster (RPA)

PROFESSIONAL ADJUSTER LICENSES

Alabama (#456302) • Arizona (#1326869) • Arkansas (#1326869) • California (#2I43853) • Florida (#E094477) • Georgia (#2728538) • Hawaii (#385782) • Idaho (#IA118455) • Indiana (#767194) • Kentucky (#599977) • Louisiana (#434176) • Maine (#ADN231887) • Michigan (#11326869) • Mississippi (#10125814) • Nevada (#739827) • New Hampshire (#2392663) • New York (#IA-1182315) • North Carolina (#1326869) • Oklahoma (#72952) • Oregon (#1326869) • Pennsylvania (#421625) • Rhode Island (2257037) • South Carolina (#1326869) • Texas (#442405) • Utah (#221559) • Vermont (#3581093) • Washington (#731131) • West Virginia (#1326869) • Wyoming (#443707)

New Brunswick (#180002321) • Prince Edward Island (#36782)



INDUSTRY EXPERIENCE

CMR CONSULTING CORPORATION – Overland Park, KS November 2018 to PRESENT

PRINCIPAL, CEO

Founding member of litigation support consulting firm with proficiency in the Lloyd’s of London market, cannabis claims, and training of adjusting staff. Recognized by colleagues as a subject matter expert in claims management best practices. Highly experienced executive provides a record of expertise and accomplishments in insurance claims management, bad faith claims management, insurance adjustment strategies, third party management and collaboration, attorney collaboration, and public speaking.

AMERICAN CLAIMS MANAGEMENT – Overland Park, KS July 2018 to October 2018

CLAIMS ADJUSTER

Hired to serve as the primary adjuster for client with a self-insured retention for professional liability. Collaborated with attorneys regarding client’s lawsuits. Adjusted liability claims for domestic market for restaurants with amusement areas, fun parks, gyms. Managed as many as 100 claims.

AFFIRMATIVE RISK MANAGEMENT – Little Rock, AR 2001 to July 2018

DIRECTOR, CLAIMS

Staff: 35 Claims Adjusters

Integral member of a multi-million-dollar property and casualty third party claims administration and independent adjusting firm. Capitalized on expert communication skills to interact effectively with Lloyd’s of London representatives and multiple national carriers which managed homeowner, commercial general liability, commercial auto damage, commercial property, and cargo policies.

Member of senior executive team in charge of 6,000 claims per year involving commercial property and liability, business interruption claims, commercial and personal auto liability, inland marine, motor truck cargo, heavy equipment, homeowner property, and dealer open lot losses. Interfaced with policyholders residing in every state except Alaska. Demanding role concentrated on claim management strategies, claims data evaluations, complex claims management, litigation participation, disputed claim resolution, internal reporting, quality assurance strategies, and staff hiring, training, and coaching.

- Established a new process to ensure company was sending documentation to policy holders in order to meet the requirements of the Department of Insurance in several states. Subsequently, significant process was integrated into the corporation’s computer system.

- Oversaw the Information Technology department. Decreased service tickets from 1,000 to 50 over a year time frame. Increased communication between the Help Desk and End Users by initiating follow up protocols. Guided programmers on needs of Claim Department through weekly meetings and sitting them with the adjusters so they could observe the work in progress. Lead Beta Users Focus Group which would test new programs before rolling out to entire company in order to avoid mass critical failures of an entire department.
- Avoided bad faith allegations by executing necessary actions to move stalled claims forward or analyze and resolve issues involving other claims. Rapidly communicate with other parties including adjusters, appraisers, and attorneys to swiftly resolve issues.
- Leveraged expertise to facilitate seminars for Lloyd’s of London professionals. Collaborated with law firms to develop training materials for seminars to be held in London. Training seminars enabled colleagues in England to earn continuing education credits. Worked with the University of Arkansas at Little Rock in the development and presentation of educational seminars.
- Initiated a Ladies’ Day Event to support London counterparts; high-caliber events included touring the Parliament and playing rugby with the London Wasps Team. Extremely successful event has been emulated by law firms.

METLIFE INSURANCE – Irving, TX..... 2000 to 2001

CLAIMS ADJUSTER

Hired to serve as a Low Impact Adjuster and supported personal automobile insurance claims activities across five states. Partnered with the Special Investigation/Fraud Unit to coordinate claims activities, interacted with policyholders during the claims process, and managed as many as 100 claims.

- Assumed management of Low Impact claims and navigated each one to conclusion, while meeting strict corporate guidelines and policies.
- Successfully avoided litigation by communicating with the plaintiff and attorney and clearly explaining the corporation’s defense litigation strategy.
- Trained external automobile appraisers on excellent photography strategies to help the company discredit alleged bodily injuries resulting from low impact auto accidents.

LIBERTY MUTUAL INSURANCE CO. – Irving, TX..... 1997 to 1999

CLAIMS ADJUSTER / FRAUD/SPECIAL UNIT INVESTIGATOR

- Handled Commercial Auto (Semi-Tractor-Trailers) liability claims interacting with owner-operators, vendors, repair shops, claimants, and both plaintiff and defense counsels.
- Trained new adjusters on ways to facilitate recorded interviews by emulating real life situations they would encounter during conversations.
- Saved money by investigating a Worker’s Compensation claim and proving claimant provided false information and had not been injured at work.

EDUCATION

Bachelor of Arts
 Baylor University, Waco, TX

PROFESSIONAL PUBLICATIONS

Author—*Has the Insured Nailed It?*

National Underwriter *Claims*, November/December 2020

Author—*Liability Waivers in the COVID-19 Age*

CLM Publication, August 2020

Author—*Adjusting COVID-19 Claims*

Originally published in *Property Casualty 360*, June 30, 2020

Author—*Pet Shop Boys (Vet Liability)*

The Institutes CPCU Society, *Insights*, Winter 2019

Author—*The Stuff of Dreams—or Nightmares? The Product Liability Claims Menace Lurking in the Marijuana Marketplace*

CLM Publication, November 2019

Author—*Viewpoint: What Do Power Outages, Wildfires, and Vaping Bans Have in Common?*

Originally published in *Claims Journal*, October 21, 2019;

Reprinted in *Carrier Management*, October 24, 2019

Co-Author with Nancy Germond – *How Active Assailant Insurance Can Help Your Business Survive After a Mass Casualty Event*

LinkedIn (May 20, 2019) and InsuranceWriter.com (May 17, 2019)

Author – *How Can Cannabis Claims be Covered and Adjusted?*

The Institutes CPCU Society, *Insights*, Summer 2018

SPEAKING ENGAGEMENTS

Central Indiana CPCU Chapter

October 21, 2020

- Featured speaker for CPCU designees’ monthly meeting
 - Discussed policies, claims, and other insurance implications of the emerging cannabis industry

Defense Research Institute

September 24, 2020

- Featured speaker for DRI’s Annual Cannabis Law Seminar
 - Spoke at webinar “Cannabis Claims: What Can Go Wrong?”

SPEAKING ENGAGEMENTS CONTINUED

Southern University Law Center June 30, 2020 and October 8, 2020

- Featured speaker for first through fourth-year law students in Marla Dickerson’s class
 - Discussed the law and insurance implications of the emerging cannabis industry with a specific focus on Louisiana.

Insurance Business America June 24, 2020

New Cannabis Markets: What Clients Need in a Coverage Policy

- Panel Moderator, discussed the latest claims trends and coverage pitfalls seen throughout the industry, and the best practices for assessing loss in the cannabis market.
 - Panelists: Chris Boden (Crouse & Associates); Mark Brannon (Merlinos & Associates); Joseph Jonas (AAIS)

University of Missouri Kansas City June 19, 2020

- Continuing Legal Education webinar
- Updated presentation on perils about insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market for Missouri, Kansas, and Illinois
 - Webinar was recorded and rebroadcasted on June 22, 2020

Insurance Business America Cannabis Cover Masterclass May 12, 2020

- Panel Moderator, discussed the latest claims trends and coverage pitfalls seen throughout the industry, and the best practices for assessing loss in the cannabis market.
 - Panelists: Travis Clifford (Effective Claims Management); Gerritt Nagarwalla (Canopi Group); Jodi Green (Nicolaides, Fink, Thorpe, Michaelides and Sullivan, LLC)

Charleston School of Law April 14, 2020

- Featured speaker for second- and third-year law students in Adjunct Professor Kristi Harrington’s class
 - Discussed the law and insurance implications of the emerging cannabis industry.

University of Missouri Kansas City January 29, 2020

- Continuing Legal Education webinar and in-person engagement
- Presented perils about insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market for Missouri and Kansas

Eastern Carolina University October 28 & 29, 2019

- Risk Management and Insurance Program Insurance Claims Careers Week
- Featured speaker at insurance symposium encouraging students to consider the Claims Department as a viable career field.
 - Claims Handling 101
 - Entry level lecture concerning the Claims Department’s role in the greater insurance field and what an adjuster does on a daily basis.
 - Claims Handling 102
 - Senior level lecture adjusting a mock Hurricane Dorian loss complete with several coverage issues which needed to be addressed via a Reservation of Rights letter.

American Bar Association TIPS Cannabis Seminar September 19, 2019

- Spoke on panel for insurance coverage, discussed claim trends, highlighted policy pitfalls in the cannabis market.
 - Moderator: Daniel F. Gourash (Seeley, Savidge, Ebert & Goruash Co., LPA)
 - Panelist: Wes Gilbreath (Continental Heritage Insurance Co.); Chantal M. Roberts

SPEAKING ENGAGEMENTS CONTINUED

CPCU Webinar on “Claim Issues in SIR’s: Opportunity or Pitfall?” July 16, 2019

- Co-Presented with Kevin Quinley
- Discussion concerning perils when carriers cede claim-handling to policyholders; suggestions for practical strategies for assessing the policyholder’s “fitness” for self-handling claims; and suggestions of ways to minimize friction when a policyholder wants a large SIR.

Insurance Business America, Cannabis Cover Masterclass March 19, 2019

- Spoke on panel, discussed claim trends, and highlighted policy pitfalls in the cannabis market.
 - Moderator: Norman Ives
 - Panelists: Michael Sampson (Reed Smith); Dean Rocco (Wilson Elser); Chantal M. Roberts

NAIC Western Zone Committee September 22, 2018

- Presented perils associated with cannabis claims to insurance commissioners based on *Insights* article.

NEWS ARTICLES

[Insurance Business America](#)

“Avoiding coverage missteps in the cannabis space requires agent education”

Alicja Grzadkowska

15 June 2020

VLOG

[The Art of Adjusting](#)

The Art of Adjusting is a vlog to help professionals and laypeople understand the insurance claims industry. It is published weekly via YouTube and LinkedIn.

CASES

Available upon request