

ChrisAppraisals.com • cjclaims83@gmail.com

## Professional Profile

Executive General Adjuster and bachelor's degree in Civil Engineer with nearly two decades of experience in residential and commercial property claims, loss investigation, and risk assessment. Proven expertise in evaluating multimillion-dollar property and casualty claims, leading teams of adjusters, and bridging the gap between insurance carriers and policyholders through education, communication, and his core values: Credibility, Efficiency and Integrity. Adept at complex investigations, policy interpretation, and negotiations, with additional experience in building condition assessment, pre-mine surveying, and law enforcement training.

## Professional Experience

**Cullen & Associates Inc. & Other Adjusting Firms** – *Remote Executive General Adjuster & Building Consultant – Residential & Commercial | Nov 2005 – Present*

- Inspect and investigate residential and commercial property and casualty claims valued up to \$10 million.
- Handle diverse claims: storm, fire, theft, vandalism, liability, business interruption, equipment breakdown, and large auto losses.
- Prepare detailed reports including coinsurance valuation (ITV) and structural assessments.
- Provide leadership and supervision to adjusters, ensuring claim accuracy, regulatory compliance, and timely resolution.
- Maintain client relationships through consistent communication, education, and transparent claims handling.

**Cullen & Associates Inc.** – *Remote Pre-Mine Surveyor & Building Consultant | Jan 2005 – Present*

- Conduct pre-mine structural surveys and photographic documentation of properties.
- Prepare floor plans and structural layout diagrams.
- Complete valuations using Xactimate's Structural Valuation Program to ensure accurate valuation of properties pre-subsidence.
- Valuations exceed \$1 million in total property value.
- Prepare thorough Building Assessment & Condition reports.

Liberty Mutual Insurance – St. Louis, MO FLEX Property Claims Adjuster | Aug 2016 – Aug 2017

- Managed overflow claims nationwide, inspecting and resolving complex residential property losses.
- Identified and referred fraudulent or suspicious claims to SIU, actively supporting investigations.
- Supervised claims handled by independent adjusters, reviewing reports and ensure adherence to policy and industry standards.

## Education

- Police Academy – Jefferson College Law Enforcement Academy, Hillsboro, MO (2020)
- Bachelor of Science, Civil Engineering (Minor in Mathematics) – Southern Illinois University Edwardsville, IL (2010)
- Associate of Applied Science, Business Management – Jefferson College, Hillsboro, MO (2007)

## Certifications & Licenses

- Executive General Adjuster – Multi-State Experience
- Property Claims & Liability Investigations Training - Liberty Mutual

## Core Competencies

- Property & Casualty Claims Handling
- Risk Assessment & Valuation
- Client Advocacy & Policyholder Education
- Complex Loss Investigation (Fire, Storm, Vandalism, Liability, Business Interruption)
- Leadership & Team Supervision
- Technical Documentation & Reporting
- Negotiation & Conflict Resolution

## Professional Affiliations

- Member, Civil Engineering Alumni Association, SIUE
- Honors & Recognition throughout his career.
- Consistently recognized for high settlement accuracy and client trust.
- Repeatedly selected for assignments requiring technical expertise and efficiency.