



## 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) • Puerto Rico (#100107062) • Rhode Island (2257037) • South Carolina (#1326869) • Texas (#442405) • Utah (#221559) • Washington (#731131) • West Virginia (#1326869)

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

### INDUSTRY EXPERIENCE

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

PRINCIPAL, CEO

April 2020



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 – *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**

- Eastern Carolina University October 28 and October 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.

**SPEAKING ENGAGEMENTS CONTINUED**

- 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
- 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.

**CASES**

Available upon request

Not Retained  
April 2020