**DANETTE K LEONHARDI**

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**Websites:** [www.pugetsoundclaimconsulting.com](http://www.pugetsoundclaimconsulting.com)

**Trade names:** \*Puget Sound Claim Consulting (PSCC)

 \*Puget Sound Risk & Insurance Consulting (PSRIC)

 \*Puget Sound Environmental Claim Consulting (PSECC)

***Executive Summary:***

 *A highly accomplished professional with proven success and experience in insurance and reinsurance company auditing, operational development and claim management. Articulate and pragmatic in dealing with all levels of insurance company management in the U.S. and foreign markets. Background includes broad financial and accounting reviews of 50+ insurance companies to insure maximum efficiency and cost savings. Have handled claims on virtually every line of insurance from auto collision to worker’s compensation to excess & surplus lines to foreign liability. Have a Master’s degree in Business and formal training (CPCU) in all aspects of insurance company operations from underwriting to loss control and risk management. Additional capabilities include: Change Management, Risk Identification, Budgeting, Issues Management and Project Integrations.*

**Insurance Consultant (Owner)**

**June 2009 to Present**

 ***Puget Sound Environmental Claim Consulting, Seattle WA***

 ***Puget Sound Risk & Insurance Consulting, Seattle WA***

 ***Puget Sound Claim Consulting, Seattle WA***

 Ms. Leonhardi is the owner of a claim management service in the administration of complex insurance claims. This service operates under three trade names: Puget Sound Environmental Claim Service (PSECC), Puget Sound Claim Consulting (PSCC) and Puget Sound Risk & Insurance Consulting (PSRIC). Each trade name represents a claim handling specialty: PSECC – environmental and toxic torts; PSCC – insurance expert witness services and expert technical knowledge for general claim handling issues and, PSRIC – a full range of reinsurance services ranging from underlying claim auditing to treaty/facultative policy analysis in addition to work with excess and surplus lines carriers.

 **Types of Services Provided:**

* Investigation and handling of multiple lines of insurance claims including:
	+ Accident and Health; Accidental Death and Dismemberment
	+ Auto (First party and Liability)
	+ Commercial Property and (General) Liability (including excess and umbrella coverage)
	+ Directors and Officers, Errors and Omissions, Professional Liability
	+ Inland Marine, Bond and Surety
	+ Personal Property and (General) Liability (including excess and umbrella coverage)
	+ Worker’s Compensation
* Providing national client(s) with advanced reinsurance accounting auditing expertise for claim-specific financial reviews, including multiple system and procedural changes
* Vetting in over 60 cases in both State and Federal Court as a Claim Handling and Bad Faith Insurance Expert, providing written and oral testimony on claim handling issues
* Constructing major Reinsurance Leakage project for a major national insurer to review and analyze recoverable funds from outside sources resulting in $2.1 million dollars’ recovery
* Providing reviews of local private client insurance programs in conjunction with business risk and risk management, including suggestions for change and implementation including premium negotiations
* Providing clients with Worker’s Compensation file review, monitoring, risk and reserve evaluations, including updated reinsurance reporting
* Involvement in transition management of various national corporate business units to different venues across the country for client

**Past & Present Affiliations:**

 Defense Research Institute

 Emerging & Environmental Claim Managers Association

 Excess/Surplus Lines Claim Association

 LexVisio Expert Network

 Thompson Reuters Expert Witness Network (2012-2017)

 Reinsurance Association of America

 Seattle Casualty Claim Association

 RIMS

 Zintro.com

 CLM Alliance

 SEAK Expert Witness Directory (2015 & 2016)

 California Lawyer Expert Witness Guide (2016)

 AAIMCo (American Association of Insurance Management Consultants)

 Insurance Expert Network

**Additional Service Capabilities:**

Project Management - Waterfall/Agile

Risk Assessments of Emerging Exposures

Regulatory Compliance and Affairs Liaison

 **Claim Manager & Administrator**

 **April 2000 to June 2009**

 ***Unigard Insurance Group/QBE Regional, Bellevue, WA***

**Team and Individual Management**

* Autonomously managed complex cases, litigation and strategies involving construction defect, environmental and asbestos claims
* Conducted all performance-related internal auditing with emphasis on Best Practices claim procedures
* Analyzed and authorized settlements of complex coverage scenarios
* Developed consistent claim handling methods, strategies and procedures unique to long-tail exposures and complex litigation
* Created copyrighted *LIFE CYCLE AGING* system for actuarial evaluation of asbestos, construction defect and environmental claims
* Developed departmental Business Continuity Plan which became model BCP for entire company
* Designed, developed and implemented training programs

 **Company Representation**

* Represented company in all areas of claim management, including arbitration, mediation, trial testimony and vendor management Acted as company liaison to regulatory agencies to insure compliance with statutory regulations and Insurance Commissioner issues
* Actuarial liaison and informational contact to financial reporting agencies, including A.M. Best
* Appeared as guest speaker for Underwriting Academies, insurance agencies, civic organization and high school classes on insurance issues

**Litigation Management**

* Selected and managed 25 legal firms in 20 states including the establishment of budgetary costs, levels of reporting detail, cost containment and subsequent billing audits

**Cost Recovery Management**

* Implementation of successful contribution actions against potentially responsible parties resulting in millions of dollars in recovery, directly impacting the insurer company financial picture
* Reviewed, interpreted & applied reinsurance contracts for maximum dollar recovery

**IT Management**

* Developed strategy and methodology for moving thousands of heavily litigated paper-based files into a paper-less, electronic environment

 **Reinsurance Claim Manager**

 **May 1986 to March 2000**

 ***John Hancock Management Company (TPA)/Unigard Security Ins. Company, Seattle, WA***

 **Claims Management**

* Reinsurance claim investigation and oversight of multiple insurance lines including:
* Commercial General Liability
* Inland Marine
	+ Personal and Commercial Property
	+ Worker’s Compensation
	+ D & O; E & O; Professional Liability
	+ Bond & Surety
* Treaty and facultative coverage evaluation, applicability, assessment

**Brokerage Management**

* Developed and maintained brokerage relationships between TPA and third party intermediaries (agencies and brokerage houses) representing client ceding companies
* Reviewed and audited premium charges based on underwriting submissions in accordance with treaty requirements
* Conducted agency and brokerage negotiations on numerous contentious treaty and insurance issues; including arbitration

 **Auditing Management**

* Developed reinsurance claim, reinsurance accounting and financial auditing standards (including Annual Statement and Schedule F reporting methods) applicable to national/international accounts
* Conducted more than 50 reinsurance claim and accounting audits throughout the United States and foreign markets, including Brazil, France and London
* Represented corporate interests and issues to Executive-level management of client ceding companies
* Reviewed and analyzed U.S./international reinsurance contracts and reinsurance underwriting programs

**IT Management**

* Managed legacy database systems and migration to real-time environments
* Interpreted and managed data mining techniques for statistical and actuarial review
* Developed reinsurance research and tactical studies

***Additional company affiliations (and duties) include:***

1. ***Kemper Insurance Group (Claims Representative)***

 ***– Adjusted Auto Collision & Liability; Personal & Commercial Property; Health including AD&D***

1. ***Chubb Insurance Group (General Adjuster- outside)***

***– Adjusted Homeowner’s and Commercial Property losses; conducted auto re-inspections***

1. ***Home Insurance Group (Litigation Manager)***

***– Managed litigated files covering a broad range of claims including commercial general liability; medical malpractice; commercial property and commercial auto; worker’s compensation***

***Degrees:*** Master of Business Administration, University *of Puget Sound, Seattle, WA*

General business curriculum with emphasis on international marketing/finance

 Bachelor of Arts, Business Administration, University *of Washington, Seattle, WA*

General business curriculum with emphasis on quantitative methods

***Supplemental Education*:**

* *Extensive course and seminar attendance in areas related to: insurance/reinsurance law; contract construction and provisions; insurance regulatory law; general insurance industry Best Claim Practices; insurance and reinsurance accounting; underwriting procedures; Worker’s Compensation; risk management; human resource management; employment law, SES, OSHA*
* *Proficiency in the MS Office Suite, Epicore, Hyperion Enterprise, Sharepoint, PeopleSoft*
* *Coursework toward CPCU, ARM and CEBS designations*