



Curriculum Vitae of Todd H. Waers

PROFESSIONAL EXPERIENCE

- DH Adjusting, LLC 2015 to present
Executive General Adjuster
- Insurance Claim Services, Inc. 2013 to 2015
General Adjuster
Worked as a field adjuster handling medium to large sized first and third party commercial property claims throughout greater Southern California. Met with insureds, property managers, public adjusters and other claim related personnel and reached agreement on complex insurance claim negotiations and settlements. Prepared detailed and analytical reports to various carriers based on specific company guidelines and requirements.
- CNA Insurance Company 2008 to 2013
Commercial Property Large Loss General Adjuster
Traveled to and adjusted large commercial property claims throughout the entire United States. Analyzed and confirmed large loss complex coverage issues with successful claim outcome and settlements. Successfully managed building consultants, contents specialists, forensic accountants and other claim investigative experts. Worked as the head of CNA's Dental Recovery Program while working with dentists and their service providers to temporarily relocate their practice to successfully reduce patient transfer request and reduce loss of business income exposures. Spent 30 straight days in the Joplin, Missouri with our large loss adjustment team, while handling the Freeman Hospital F-5 Tornado claim.
- Insurance Claim Services, Inc. 2006 to 2008
General Adjuster
Worked as a field adjuster handling medium to large sized first and third party commercial property claims throughout greater Northern California. Met with insureds, property managers, public adjusters and other claim related personnel and reached agreement on complex insurance claim negotiations and settlements. Prepared detailed and analytical reports to various carriers based on specific company guidelines and requirements.
- Koning & Associates, Inc. 2001 to 2006
Property Adjuster
Handled residential and commercial property claims throughout greater Northern California. Prepared detailed and analytical reports to various carriers based on specific company guidelines and requirements. Worked with management to successfully market and develop new business.



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EDUCATION AND PROFESSIONAL CERTIFICATES

- Business Communications – Southwest Missouri State University
- Vale Technical – Multi-Line Insurance Training Course (1 Month)
- Vale Technical – HO-3 Property Coverage Training Course
- Vale Technical – Property Estimating Training Course
- 2012 National PLRB Conference Presenter – Code Upgrades
- 2013 National PLRB Conference Presenter – Green Construction / Code Upgrades
- Completed classes/training in smoke, fire and water restoration
- Completed continuing education courses in diverse aspects of the insurance industry