

Randal M. Thompson

122 Terra Bella Dr.
Covington, LA 70433
985-788-1381
Randy@bdc.claims

Professional Curriculum Vitae



Profile

Dedicated professional and licensed as a Public Insurance Adjuster, Registered Appraiser and Property Damage Consultant. Accepted in both State & Federal Court as a Testifying Expert in Damage Causation, Claims Adjusting and Property Damage Appraisals. Registered SEAK Expert Witness.

As a **Public Insurance Adjuster**, worked on behalf of Policyholders with their first party claims. Performed case analysis, reviewed policies, performed site inspections, and prepared documentation to be sent to Insurance Carriers. Met with Policyholders, Adjusters, Contractors & Experts to discuss damages and coverage. Interacted with Carriers to facilitate full indemnity for Insureds. Attended mediations, assisted with settlement discussions, provided policy holder assistance, expert damage consulting, estimation & claim handling advise.

As a **Damage Consultant**, received assignments from Client or Client Representation to consult of possible damages covered under applicable policies. Reviewed pertinent and relevant data. Performed site inspections and analysis with Clients, Adjusters, Attorneys & Experts. Created expert damage reports, photo reports and estimates with inspection findings and data analysis. Attended mediations to provide expert damage consulting, estimation & damage consultations.

As an **Appraiser**, worked with Homeowners, Insurance Carriers, Third Party Administrators, Public Adjusters and Opposing Appraisers & Umpires to move claims towards settlement. Performed sight inspections, prepared scope notes, provided photographic documentation of losses, created position estimates, personal property

inventory forms and all other relevant documentation. Certified Appraiser & Umpire of P.L.A.N. (Property Loss Appraisal Network).

As an **Independent Property Field/Desk Adjuster**, reviewed policies, performed sight inspections, prepared scope notes, provided photographic documentation of losses, created estimate of repairs, personal property inventory forms & caption reports. Settled claims with Insureds and prepared proper correspondence. Negotiated claims and repair scopes with Public Adjusters & Contractors. Assigned claims with mitigation needs to Mitigation Service Providers. Negotiated repair & mitigation scopes. Worked with Engineers & Experts to determine Cause & Origin of losses and reviewed for subrogation potential. Types of perils handled include Fire, Water, Wind, Hail, Theft, Sewage Back Up, Vandalism & Pest Infestations. Served as an expert on litigated files and attended depositions.

As a **Liability Adjuster**, performed sight inspections, interviews, took recorded statements, reviewed medical records- invoices & reports, reviewed policies for coverage, made determinations on liability & negligence. Settled covered losses with Insureds.

As a **Claims Manager**, oversaw daily claims operations including new, closed & pending claims. Claims Management Operations included payments, official correspondences, daily reports, call volumes, managed claims processing staff and held regular claims meetings. Reviewed large loss reports. Prepared Department of Insurance complaint responses. Acted as a Claims Liaison to TPA firms. Performed file reviews and provided feedback of findings to TPA firms. Directly worked with Independent Adjusters, TPA Firms, Emergency Mitigation Contractors, Engineers & Experts. Reviewed Appraisal Demands and assigned claims to respective Appraisers. Tracked and managed appraisal settlements. Reviewed and approved invoices.

As a **Litigation Manager**, oversaw & managed legal files. Job responsibilities included reviewing complaints & suits and assigned matters to proper Defense Attorneys. Communicated daily with Defense Attorneys regarding pending matters and discussed direction, strategy and granted authority. Reviewed demand & suit responses, case summaries & position papers. Directed claims staff to provide necessary documentation to Defense Attorneys including claims documents, certified policies and underwriting documents. Negotiated settlements. Reviewed status reports and prepared same to Director of Litigation. Met legal checkpoints and prepared case analysis and authority to In-House Counsel. Attended mediations, negotiated settlements, provided company representation, expert estimation & claim handling advise. Tracked and managed mediation settlements across several states, various Mediators, and respective Plaintiff Attorneys. Acted as Custodian of Records regarding suits, subpoenas, and other matters. Reviewed and approved legal service invoices. Attended depositions, when needed. Attended sight inspections, when needed.

Experience

Building Damage Consultants, Inc., Covington, LA

Present

Owner/Public Insurance Adjuster/Appraiser/Umpire/ Damage Consultant

Anchor Insurance Holdings, Beaumont, TX

2015-2017

Claims Manager/Litigation Manager

Seibels Claims Solutions, Columbia, SC

2013-2019

Independent Adjuster

Nomad Insurance Services, Frisco, TX

2011-2019

Independent Adjuster

Worley Catastrophe Response, Hammond, LA

2011-2015

Independent Adjuster

JJ&J Property Management, Slidell, LA

2005-2011

Tradesman, Sub-Contractor, Mold Remediation Technician, Estimator

Thompson Enterprises/Thompson Construction/Spinnaker Construction

2005-2011

Owner, Technician, Estimator, Builder (Home Improvement)

Education

University of New Orleans, New Orleans, LA, Bachelor of Arts

Majored in Pre-Law/Political Science- Courses Included: Constitutional Law, Judicial Process, Business Law, Criminal Procedure, Paralegal Studies, Professional Writing, Bankruptcy Practice, International Relations, and Political Science subjects.

American Educational Institute, Basking Ridge, NJ, Legal Principals Claim Specialist

Received LPCS Designation- Courses Included: Law of Contracts, Tort Concepts, Tort Theories and Defenses, Law of Agency, Law of Bailments, Law of Damages and Law of Subrogation.

Southeastern Louisiana University

Executive Master of Business Administration (EMBA)

Courses Included: Business Law, Corporate Finance, Corporate Investments, Entrepreneurship, Managerial Accounting, Managerial Economics, Marketing Administration, Organization Theory & Behavior, Project Management, Statistical Methods.

Certifications & Training

- Legal Principles Claim Specialist Designation- American Educational Institute
- IICRC Certified- WRT (Water Restoration Technician), ASD (Applied Structural Drying), FSRT (Fire & Smoke Restoration)
- HAAG Certified Inspector- Residential & Commercial
- Tile Roofing Institute – Manual Certified
- Xactimate Certification
- Certified Appraiser & Umpire through P.L.A.N.
- Commercial Building Construction Estimator - Construction Estimating Institute
- Licensed sUAS Pilot through FAA – Authorized to do Commercial Drone Inspections
- Level 1 Thermographer - Infrared Training Center

Key Skills

- Claims Handling & Investigations
- Negotiation Competence
- Expert Testimony
- Risk Assessment and Evaluation of Liability Exposure
- Claims Reports, Estimate Creation and Documentation Preparation
- Policy Interpretation
- Xactimate Estimating
- Former Tradesman, Construction Worker & Contractor- Familiarity with Construction Techniques & Methods. Worked in New Construction, Residential & Commercial Repairs, Disaster Mitigation & Mold Remediation.
- Working knowledge and understanding of IICRC standards of care in the areas of Water Restoration, Structural Drying, Fire & Smoke Restoration.
- HAAG Certified Residential & Commercial Roofing Inspector- Working knowledge of roofing construction, installation, damage & repair.