# **Curriculum Vitae**

**Christopher L. Friedley, CPCU, AIC, SPPA** 2953 Bienville Blvd, Suite 294 Ocean Springs, MS 39564

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## **Summary of Expertise**

I'm a licensed public insurance adjuster with over 20 years of experience in first-party property claims handling, including residential, commercial, and catastrophe losses, now the founder of a multi-state public adjusting firm where I advocate for policyholders through detailed damage assessments, policy interpretation, and settlement negotiations.

My background includes senior roles with national carriers and independent adjusting firms, managing multimillion-dollar claims and providing litigation support through depositions, mediation, and expert reporting. I'm also a certified appraiser and umpire, offering impartial evaluations in disputed losses. I hold the CPCU (Chartered Property Casualty Underwriter), AIC (Associate in Claims), and SPPA (Senior Professional Public Adjuster) designations—credentials which reflect advanced expertise in property insurance, ethical claims handling, and complex coverage analysis.

## Employment

### Christopher L. Friedley Public Adjuster, LLC

Founder & Public Insurance Adjuster | Aug 2024 – Present

- Founded licensed public adjusting firm representing policyholders in Mississippi and Louisiana in complex residential and commercial property insurance claims.
- Provides detailed damage assessments, policy interpretation, and negotiation of settlements on behalf of clients facing denied, underpaid, or delayed claims.
- Prepares written reports and expert opinions on causation, scope of damage, and insurance coverage issues for attorneys and insureds involved in coverage disputes or litigation.
- Regularly interfaces with contractors, engineers, and legal counsel to support accurate claim documentation and resolution.
- Serves as appraiser and umpire in disputed property claims, providing impartial evaluations and facilitating resolution in accordance with policy appraisal provisions.

#### <u>McLarens</u>

National General Adjuster | Aug 2021 – Jul 2024

- Handled complex commercial and high-net-worth property claims across the U.S. on behalf of insurance carriers, including large-loss and catastrophe events involving fire, wind, and structural collapse.
- Led investigations into cause, scope, and coverage; collaborated with engineers, accountants, and legal teams; and produced detailed reports supporting multimillion-dollar settlements under commercial property, builder's risk, and business interruption policies.

#### **Sedgwick**

General Adjuster | Feb 2017 – Jul 2021

- Managed residential and mid-level commercial property claims across multiple states on behalf of insurers, including fire, wind, hail, and water losses.
- Conducted field inspections, prepared Xactimate estimates, interpreted policy coverage, and negotiated settlements—building a strong foundation in claims handling, customer communication, and carrier compliance.

#### **Farmers Insurance**

Senior Commercial Claims Representative | Apr 2011 – Jan 2017

- Investigated and resolved residential and small commercial property claims for wind, hail, fire, and water losses, handling both daily and catastrophe assignments on behalf of insurers.
- Performed on-site inspections, developed Xactimate estimates, applied policy language to coverage decisions, and guided policyholders through the claims process while maintaining compliance with carrier and regulatory standards.

#### Foremost Insurance

Senior Residential Claims Representative | Feb 2007 – Mar 2011

- Managed residential property claims involving mobile and manufactured homes, developing expertise in factory-built housing construction, anchoring systems, and specialized coverage considerations.
- Deployed nationwide for catastrophe events, conducting high-volume field inspections, preparing Xactimate estimates, and resolving claims under tight deadlines while representing multiple national insurance carriers.

#### Pilot Catastrophe

Catastrophic Claims Representative | Sep 2005 – Jan 2007

• Deployed immediately after Hurricane Katrina to adjust residential property claims across multiple Gulf Coast states, working in disaster zones under extreme conditions.

## **Licenses & Certifications**

Public Adjuster – Mississippi Insurance Department | Aug 2024 – Present
Public Adjuster – Louisiana Department of Insurance | Sep 2024 – Present
Public Adjuster – Georgia Department of Insurance | Sept 2024 – Present
Certified Property Insurance Appraiser (CPAU) – Insurance Appraisal and Umpire Association, Inc. | Jan 2025 – Present
Registered Insurance Appraiser – Louisiana Department of Insurance | Aug 2024 – Present
Associate in Claims (AIC) – The Institutes | Aug 2013
Chartered Property Casualty Underwriter (CPCU) – The Institutes | Feb 2018
Certificate in Professional Public Adjusting – The Institutes | Oct 2024
Senior Professional Public Adjuster (SPPA) – The Institutes | Oct 2024

## **Professional Memberships**

National Association of Public Insurance Adjusters | Jul 2024 – Present American Association of Public Insurance Adjusters | Aug 2024 – Present Mississippi Magnolia CPCU Society | Feb 2018 – Present Better Business Bureau | Apr 2025 – Present Ocean Springs Chamber of Commerce | Feb 2025 – Present Jackson County Chamber of Commerce | Apr 2025 – Present Gulf Coast Chamber of Commerce | Apr 2025 – Present

## **Other Professional Experience**

<u>Lanier Worldwide</u> Account Executive | Jul 2003 – Aug 2005

• Sold business machines and document management solutions to commercial clients along the Mississippi Gulf Coast.

<u>Xante Corporation</u> Account Executive | May 2001 – Jun 2003

• Managed international sales of digital printing and prepress equipment, focusing on clients in Western Canada

<u>University of South Alabama</u> Full-time Student | Oct 1998 – Apr 2001

• Completed coursework leading to a Bachelor of Arts in International Business.

<u>TM Century</u> Audio Recording Engineer | Oct 1984 – Sept 1998

• Recorded radio and television jingles and commercial ads for regional and national clients.

## Education

Bachelor of Arts, International Business, University of South Alabama | 2001

High School Diploma, Bryan Adams, Dallas, TX | 1984