

Curriculum Vitae

Mark Axelrod, AIC, AIS, AINS

Pembroke Pines, Florida

817-907-8158

MarkAxe@aol.com



OVERVIEW

Property & Casualty Claims Expert and former Senior Claims Director with 30+ years of experience evaluating claims handling, coverage determinations, and regulatory compliance against industry standards, customs, and best practices. Experience spans first-party and third-party matters across Personal and Commercial Auto; Homeowners (HO-3, HO-4, HO-6, HO-7); Lender-Placed Insurance; and Collateral Protection Insurance, with leadership oversight of Subrogation, Special Investigations Unit (SIU), and Vendor Management. Led high-exposure claims operations for Fortune 300 insurers, co-directed catastrophe response operations handling 25,000+ claims annually, held final settlement authority on litigated claims up to \$350,000, served as a designated Corporate Deponent on industry customs and practices, statutory and regulatory compliance, and good-faith claims handling, and founded and operated a P&C Third-Party Administrator focused on liability defense and subrogation recovery.

A significant differentiator is Mr. Axelrod's recent executive claims leadership experience. Having served as a Senior Claims Director through 2025, he brings current, real-world knowledge of modern claims operations, technology adoption, vendor management, catastrophe response, compliance expectations, staffing considerations, documentation practices, and evolving industry standards. He maintains an active Florida 0620 All-Lines Adjuster License and completes required continuing education to remain current on regulatory developments, claims handling requirements, and emerging industry trends.

AREAS OF EXPERTISE

- Property & Casualty Claims Handling
- Claims Standards of Care
- Good / Bad Faith Claims Handling
- Coverage Analysis & Policy Interpretation
- Claims Operations & Management
- Regulatory Compliance
- Personal & Commercial Auto
- Homeowners, LPI, CPI & NFIP
- Subrogation
- SIU Operations
- Vendor Management
- Catastrophe Claims

PROFESSIONAL HISTORY

Property & Casualty Expert

Self Employed, Pembroke Pines, FL

Provide consulting and expert witness services in Property & Casualty insurance disputes, evaluating claims handling, coverage determinations, regulatory compliance, and insurer conduct against industry standards, customs, and best practices.

- Analyze first-party and third-party claim handling for standard of care, reasonableness, and good-faith / bad-faith issues, including complex and litigation-sensitive matters.
- Conduct detailed reviews across key P&C lines, including Personal & Commercial Auto and multiple Homeowners policy forms, as well as Lender Placed Insurance and Collateral Protection Insurance.
- Evaluate practices and documentation involving SIU, Subrogation, and Vendor Management in the context of accepted industry customs and practices.
- Support counsel with case-specific consulting and, when retained, testifying expert witness services (including report support and deposition/trial preparation).
- Draw on prior Corporate Deponent experience addressing industry customs and practices, statutory/regulatory compliance, and good-faith claim handling.
- Bring additional perspective as a former owner/operator of a P&C TPA focused on liability defense and subrogation recovery.

Senior Claims Director

Assurant, Miami, FL

2014 - 2025

- Directed national Property & Casualty (P&C) claims operations, providing direct oversight and responsibility for the following departments: Antique & Exotic Auto, Commercial Auto, Heavy Equipment, Manufactured Housing Homeowners (Mobile Home), Lender-Placed Homeowners, Multi-Family Housing (Renters), National Flood Insurance Program (NFIP), Special Investigations Unit (SIU), and Subrogation.
- Oversaw catastrophe response teams responsible for handling over 25,000 claims annually, ensuring timely resolution and maintaining service excellence during high-impact events.
- Served as a Corporate Deponent in litigated cases regarding industry and company best practices, statutory compliance and good faith claim handling.
- Served as final authority on high-value litigated claims up to \$350K, working closely with in-house legal counsel to develop mediation strategies and ensure favorable resolutions.
- Instrumental in the successful adoption and implementation of Artificial Intelligence initiatives in both the SIU and Subrogation departments, enhancing fraud detection and recovery processes.
- Oversaw independent adjusting panels and vendor relationships for auto and heavy equipment claims, ensuring quality, compliance, and cost-effectiveness across external partnerships.
- Managed the FEMA-audited National Flood Insurance Program (NFIP) claims department, consistently delivering top-tier performance in customer engagement and settlement efficiency. During the peak of Hurricane Harvey, oversaw exceptionally high claim volumes, personally overseeing cumulative authority approvals exceeding \$5M per day.
- Acted as claims representative during multiple domestic and international carrier acquisitions, contributing to seamless integration and operational continuity.
- Regularly presented capabilities, performance metrics, and strategic updates to external and internal business partners as well as prospective clients.
- Presented in every semi-annual Property & Casualty (P&C) Claims Town Hall meeting/webinar during my tenure with the company.
- Published in every annual Claims Update Review newsletter during my time with the company.

- Held the following titles at Assurant: Senior Claims Director, Claims Director, Senior Claims Manager and Claims Manager.

Claims Director

Heritage Insurance, Sunrise, FL

2019

- Onsite satellite branch Director of the Southeast Florida office in Sunrise.
- Served as a Corporate Deponent in locally litigated cases regarding industry and company best practices, statutory compliance and good faith claim handling.
- Created a reporting suite to track individual, team and department metrics to ensure optimized performance and customer satisfaction.
- Retooled workflow processes to increase adjuster efficiency by 12% while maintain superlative customer service.
- Due to contraction and consolidation of senior leadership positions back to the home office in Clearwater, Florida, I was invited to return to Assurant.

Claims Manager – Collateral Protection Insurance

State National Insurance Company, Bedford, TX

2009 – 2014

- Directed the claims department with a strong emphasis on regulatory compliance, operational efficiency, and delivering exceptional customer service, ensuring alignment with industry standards and organizational goals.
- Provided strategic oversight across multiple functional areas, including Claims, Special Investigations Unit (SIU), Subrogation, Salvage, and Vendor Relations, fostering collaboration and process optimization.
- Presented the organization's claims capabilities in presentations to prospective clients, playing a key role in business development efforts and contributing to client acquisition and revenue growth.
- Co-developed the Claims Advocacy and Recovery Services (CARS) program at State National, enabling the organization to support its client base by acting as a subrogation vendor for non-covered losses. This innovative solution enhanced client service offerings and streamlined recovery processes.

President & Majority Partner

Acclaim Recovery Solutions, Haslet, TX

2005 – 2009

- Founded and fully developed a Property & Casualty Third-Party Adjusting (TPA) firm specializing in subrogation recovery and arbitration defense. Personally built and implemented all aspects of the business, including operational infrastructure, service delivery models, client acquisition strategies, and compliance frameworks, establishing a scalable and high-performing organization from inception.
- Established a strong and diverse client portfolio, securing partnerships with both national and regional carriers across the Property & Casualty insurance sector, including Auto, Home, and Commercial Trucking lines.
- Directed the resolution of a high-volume portfolio of subrogation claims, generating cumulative multimillion-dollar recoveries for clients while concurrently achieving significant cost avoidance through successful arbitration defense and liability payment mitigation.
- Authored all the marketing publications and website information for public consumption.
- Transitioned out of business ownership following a relocation to another state to provide full-time care for an ill parent.

CSAA (Northern California AAA), San Francisco, CA

Promoted through various positions: Business Process Reengineering Core Team

Member, Claims Supervisor, Vendor Manager, Material Damage and Medical Payments

Examiner (Management Trainee), Field Physical Damage Appraiser, Office Physical

Damage Appraiser, Inside Claims Adjuster

1993 – 2005

- Served as a key contributor to CSAA's Claims Business Process Reengineering (BPR) initiative, driving the successful redesign and implementation of the Subrogation, Salvage, SIU and Compliance/Auditing departments. Selected as one of ten elite team members — handpicked from across the organization for their broad-spectrum expertise and performance — to lead this strategic transformation. Consistently ranked

as the top performer in bonus evaluations. Held primary responsibility for presenting progress reports, insights and recommendations to the steering committee and executive stakeholders.

- Successfully led two distinct operational teams at CSAA. Initially managed a team of 15 Auto Claims Adjusters, overseeing daily operations, employee development, and holding \$100K in personal draft authority. Subsequently directed the Subrogation Department, comprising over 50 employees, where I drove record-breaking annual recoveries exceeding \$35 million through strategic process improvements and performance optimization.
- As Vendor Manager, led the successful implementation of a newly developed Direct Repair Network (DRN), with a focus on the high-volume San Francisco Bay Area. In addition to managing operations in this key region, I cultivated and maintained strategic partnerships with the top 15 vendors across the entire network through the DRN Advisory Board program and focus group, ensuring consistent performance and service excellence.
- As a Material Damage and Medical Payments Examiner (Management Trainee), held responsibility for reviewing high profile claim files involving coverage questions within the assigned region, providing final approval or denial authority to ensure consistent, well-reasoned, and compliant coverage determinations. Additionally, served as the primary liaison for all California Department of Insurance inquiries related to the region, and oversaw the reinspection programs to uphold quality assurance and regulatory standards.
- Demonstrated strong performance and growth potential as a claims adjuster, being assigned to extremely high-profile celebrity claims and earning multiple promotions across roles before being selected for the management training program in recognition of consistent high achievement and leadership potential.

EDUCATION

California State University – East Bay

Bachelor of Science in Business Administration (Finance), 1992

PROFESSIONAL DESIGNATIONS & LICENSE

The Institutes

- Associate in Claims (AIC), 2012
- Associate in Insurance Services (AIS), 2013
- Associate in General Insurance (AINS), 2013

Florida Department of Financial Services

Active 620 - Adjuster – All Lines license (W015323)

PROFESSIONAL PRESENTATIONS

Assurant (2014–2025)

- Presenter: Presented at every biannual P&C Claims Town Hall and every Quarterly Business Review for assigned lines of business; also delivered claims capabilities presentations to prospective clients.
- Facilitator & Presenter: Oversaw all training, communication, and stakeholder engagement for the Commercial Shared Economy Product throughout its full lifecycle, including its sunset phase.
- Additional Contributions: Led numerous structured and ad hoc presentations and meetings across multiple organizations, supporting strategic initiatives and operational excellence.

State National Insurance Company (2009–2014)

- Presenter: Delivered claims capabilities presentations to prospective clients, showcasing operational strengths and service offerings to support business development and client acquisition.
- Presenter: Conducted numerous presentations on State National's Claims Advocacy and Recovery Services (CARS) program to existing clients and prospective partners, positioning the initiative as a value-added solution to enhance service offerings and strengthen long-term client relationships.

Acclaim Recovery Solutions (2005–2009)

- Presenter: Gave all client-facing presentations and communications related to acquisition and relationship management. That included articulating value propositions, showcasing service capabilities, and aligning client needs with tailored

solutions. Actively engaged with prospective and existing clients to build trust, foster long-term partnerships, and support strategic growth initiatives.

CSAA (1993–2005)

- Presenter: Served as the primary presenter of all findings and strategic recommendations from the Claims Business Process Reengineering (BPR) team to the Executive Steering Committee, ensuring clear communication of insights, proposed initiatives, and alignment with organizational goals.

PROFESSIONAL TRAINING & INSTRUCTION

Assurant (2014–2025)

- Lecturer: Conducted biannual training sessions titled “Fighting Fraud with SIU & AI Innovations” for all P&C Claims adjusters as part of ongoing professional development.
- Lecturer: Led new hire training on “Subrogation & AI Engagement”, onboarding incoming adjusters with foundational knowledge and tools.

State National Insurance Company (2009–2014)

- Lecturer: Led all “Claims Compliance Training” sessions for all new hires and conducted biannual refresher courses for existing staff to ensure adherence to regulatory standards and internal policies.

CSAA (1993–2005)

- Lecturer: Delivered annual training on California Fair Claims Settlement Practices to all field-based adjusters, reinforcing regulatory compliance and best practices across the claims organization.
- Lecturer: Facilitated biannual refresher training sessions for assigned regions, focusing on coverage determination and regulatory compliance to ensure consistent claims handling and adherence to industry standards.