

John J. Murphy, Jr.
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Summary:

Senior claim executive with over 35 years of varied insurance industry experience with ultimate responsibility for all claim related functions throughout the US, its territories and several foreign jurisdictions. Heavy experience in policy development, risk selection and innovative claim handling solutions.

Experience:

J. Murphy & Associates **2005 – Present**
Independent Insurance Consulting, Auditing and Expert Witness.

Caliber One Management Group **2000 - 2005**
Langhorne, PA
An A-Best rated Excess Surplus Lines insurance company writing property, casualty and professional liability coverage, currently in run off.

Assistant Vice President **2001 – 2005**

- Supervise the run off program to insure that capital preservation goals are met.
- Responsible for personnel development and training less experienced staff members.
- Manage 50% of claims staff including some off-site personnel.
- Draft specific policy endorsements to assist underwriting activities.
- Perform quality control underwriting audits for west coast offices.

Senior Claims Specialist **2000 – 2001**

- Reviewed and revised general liability and umbrella policies.
- Coordinated coverage and underwriting approach for new “E” Commerce Initiative.

Investors Insurance Group **1993 – 2000**

Red Bank, NJ
An A-Best rated insurance group writing in both standard lines and The Excess/Surplus market place.

Vice President, Claims

- Assisted in creation of company business strategy for underwriting and claim handling for construction defect accounts including creating of “Montrose” endorsements.
- Revised Claim Department Procedures to take advantage of computerization.
- Established approval legal panel.
- Wrote Claim Handling Philosophy and Legal Claim Handling Guidelines.
- Implemented new procedures for handling heavy self-insured retention accounts.
- Instituted Claim Handling Procedure for Legal Professional Claims.

Admiral Insurance Company**1978 – 1993**

Cherry Hill, NJ

An A+ Best rated Excess/Surplus Lines Insurance Company writing in excess of \$80,000,000.00 in the United States and territories.

Senior Vice President, Claims

1990 – 1993

Corporate Secretary and member of the Board of Directors

- Developed and implemented a strategic plan to increase department effectiveness with the addition of one unit and a 36% increase in overall staff in response to marketing strategies.
- Arrested or reduced the loss adjustment expense/loss ratio during the past four years despite opposing industry trends.
- Created innovative approaches, which led to the placement of several million-dollar accounts.
- Improved a book of self-insured retention accounts through judicious control of claim administration procedures.
- Contributed to improved broker regulations through hands-on problem solving methods both before and after acceptance of risk.
- Updated policy language and participated in wholesale revision of policy endorsements.

Vice President, Claims

1984 – 1990

- Performed Claim Department review for Parent Corporation's due diligence audits prior to acquiring said company.
- Implemented a computerized claim creation procedure.
- Authored the "Defense, Supplementary Payment" portion of manuscript policy.

Assistant Vice President, Claims

1980 – 1984

- Successfully supervised and audited the only off-site claim operation.

Kemper Insurance Company**1975 – 1978****Liberty Mutual Insurance Company****1968 - 1975****Education:**

LaSalle University, Philadelphia, PA

1964 – 1968

B.A. Economics

College of Insurance

1989

Senior Management Course

Memberships:

Federation of Defense and Corporate Counsel (FDCC)

Excess/Surplus Claims Association

Defense Research Institute

Publications:

"Americans with Disability Act", Declarations Magazine

Published winter 1992 – 1993 issue.