DELORES E. BERGLAND

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Employment Chronology

Altair Associates, Inc. Minneapolis, MN November, 1997 / Present

Senior Claim Analyst

• Senior Claim Analyst for an insurance and reinsurance services firm.

Northland Insurance Group St. Paul, Minnesota September, 1996 / October, 1997

Claims Consultant

- Consultant to Northland Risk Management Services Incorporated.
- Reviewed, made recommendations and implemented changes in company claim procedures and audit methodology.
- Participated in management meetings, performed audits of TPA's and reviewed reserves and settlements.
- Managed first and third party claims, including property, general liability, professional liability, workers compensation and automobile liability.

GAB Business Services Minneapolis, Minnesota

June, 1996 / September, 1996

Training & Development Consultant

 Developed and implemented national training program and agenda for Account Managers. Training program included account handling and dispute resolution on auto, professional liability and workers compensation.

GAB Business Services Minneapolis, Minnesota July, 1990 / June, 1996

Senior Account Manager

- Act as customer liaison. Interfacing with company major accounts and all internal company units. Position reports directly to Corporate Senior Management.
- Identify client requirements while managing issues to conclusion on automobile, professional, products. general, and umbrella liability, and workers compensation.
- Schedule and coordinate audits. Review critiques and following through to resolve outstanding issues in all lines of business.
- Provide consultation for administration of clients claims program, prepare and implement presentations on service for clients, including renewal contracts.

Reinsurance Claim Supervision Management

- Member of Systems Advisory Committee
- Co-responsibility for management of the claim department \$50MM in loss reserves.
- Handled auto, professional, D & O, E & O, liquor, general, umbrella liability, and workers compensation. Through analysis, trending and development, and client audits, ensured losses were adequately reserved.
- Identify coverage issues, conduct necessary research, determine course of action and resolve with client.
- Conduct client company audits to evaluate clients in terms of overall company management and specifically the claim departments technical expertise and procedures. Report to management on findings, conclusions, recommendations for client and company and follow through on issues.
- Control and management of claim litigation. Coordinate with the law department.
- Department representative on audit and system committees. Committee researched and determined company needs, formulated plans/recommendations for management Participated in implementation.

Home Insurance Company Minnapolis, Minnesota September, 1972 / March, 1984

Primary Claim / Supervision / Management

- Review losses to determine applicable coverage on General, Products, Umbrella, Auto, Liquor, Liability and Workers Compensation.
- Analyze and evaluate investigations determining exposure to negotiate or terminate claims.
- Evaluate claim staff/conduct performance appraisals, as well as recruit, train and supervise inside and field staff.
- Act as a nationwide company auditor responsible for evaluation of staff performance in accordance with company and state requirements.

General Accident Insurance Co. Minneapolis, Minnesota February, 1958 / October, 1964

Casualty and Workers Compensation Adjuster

• Primary casualty adjusting and supervision of workers compensation and casualty claims, including litigation.

Educational Qualifications

Attended Augsburg College in Minneapolis, MN - Majored in Business Administration.

Professional Enrichment Training

- Claim Legal Seminar
- Management Skills Seminar
- Human Relations Training
- Medical Malpractice Seminar
- Municipality Program Training
- Casualty & Workers Compensation Claim Continuing Education Seminars

Professional Organizations

- Selected as candidate for Insurance Woman of the Year 1992
- Twin Cities Claim Managers Council 6 years. Service as annual legal seminar chairman 3 years. Served as Vice President and Secretary.
- Selected as Insurance Representative by the City of Minneapolis Civil Service Commission to select civil service employees for insurance positions with the municipal government.