

STEVEN RUZEK

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Employment Chronology

Altair Associates, Inc.
Minneapolis, Minnesota

December, 2014 / Present

Senior Claim Analyst

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

COUNTRY Financial
Arden Hills, Minnesota

September, 1996 / May, 2012

Regional Director

- Managed at times up to 100 people in eight states handling home, business and automobile losses.
- Provided audit support for Reinsured Programs Division, handling audits of non-standard automobile, property and small business claims.
- Responsible for Regional Quality Audits across the company, as well as Regulatory Compliance Audits for the region.
- Responsible for customer service management, meeting or exceeding goals each year.
- Responsible for reserve adequacy of claim files within the region.
- Management level claim responsibility for automobile liability, automobile physical damage, medical payments / PIP, umbrella / underinsured motorist and automobile property damage liability.
- Management level claim responsibility for personal lines homeowners, property structural losses, homeowner's liability, medical payments and umbrella losses.
- Management level claim responsibility for commercial claims, including business owners, automobile, general liability and property.

MSI Insurance
Arden Hills, Minnesota

May, 1975 / August, 1996

Claim Manager

February, 1987 / August, 1996

- Managed at times up to forty people in four states handling bodily injury liability, property, automobile and small business losses.
- Responsible for quality audits, reserve adequacy and regulatory compliance.

Claim Specialist / Supervisor

July, 1982 / February, 1987

- Supervised four District Managers in three states, each in turn managing four to five adjusters, handling bodily injury liability, property, automobile and small business losses.
- Direct responsibility for Quality Assurance Audits, reserve adequacy, customer service results and regulatory compliance.
- Direct responsibility for training and development of assigned staff.

Claim Examiner

July, 1979 / July, 1982

- Provided direction and control of claims disposition for all claims received within local geographic area.
- Provided legal direction to individual file handlers utilizing local legal counsel.
- Provided expense management and direction to local staff.
- Assigned workloads to individual adjusters.

Claim Adjuster

March, 1977 / July, 1979

- Directly responsible to provide first line customer service to policyholders when a claim was made.
- Directly responsible to adjust and resolved assigned claims.
- Directly responsible to recommend reserve and settlement disposition.

*Aetna Casualty
St. Louis, Minnesota*

May, 1975 / March, 1977

Claim Adjuster

- Investigated and settled workers' compensation claims for multiple states.
- Investigated and settled professional liability claims.

Educational Qualifications

St Cloud State University, B.S. Degree in Business

Associate in Management (AIM)

CPCU, 8 parts completed

Various industry and management courses and credentials