

Marcelino T. Natividad Jr.

Also known as "John Natividad"

P.O. Box 60335, Las Vegas, NV 89121

(702) 370-2577 (cellular)

Email: <mailto:john@johnnatividad.com>

PROFESSIONAL OBJECTIVE

Seeking to utilize my experience and expertise in the AREA OF ANALYZING AND EVALUATING LIABILITY EXPOSURES, INTERPRETING POLICY COVERAGES AND LIMITS, EVALUATING AND SUGGESTING INSURANCE COVERAGES. INVESTIGATION OF LIABILITY CLAIMS, CLAIMS AUDITING AND NEGOTIATING.

SUMMARY OF QUALIFICATIONS

- Risk Management Consultant 13 years
- Over 20 years experience as an INSURANCE CLAIMS ADJUSTER
- 15 years as an INSURANCE AGENT/BROKER.

I was employed for 13 years by Willis of North America (1st under Willis of Pennsylvania, then Willis of Arizona, Inc.) as an agent/broker with an in-depth knowledge of claims handling and procedures for the office of Willis of Nevada, Inc. (office now closed do to downsizing). I was assigned as with an on-site agent/broker to the MGM MIRAGE, INC. formerly known as the Mirage Resorts, Inc., as an Risk Management Consultant.

My duties were as follows:

- Assist Corporate Risk Manager of the Risk Management Dept. for MGM MIRAGE CORP.
- Assist Claims Director in writing and implementing Claim Procedures
- Assist in training of Claims representatives on Corporate Guidelines
- Auditing and evaluating claims files
- Evaluating and negotiating claims exposures towards settlement
- Inspecting and Evaluating of Risk Exposures
- Writing reports and obtaining statistical reports on Risk/Claim files
- Interim Manager for the Treasure Island Hotel and Casino Risk Management Dept.
- Interim Manager for the Mirage Hotel and Casino Risk Management Dept.
- Interim Manager for the Golden Nugget Hotel and Casino Risk Management Dept.
- Interim Manager for the Bellagio Hotel and Casino Risk Management Dept.
- Work in corporation with Security and Safety Depts. On Risk exposures and training in report writing
- Evaluating and suggestions on hiring and training claims personnel
- Troubleshoot and assist on MGM Mirage Risk Management Departments where necessary
- Conduct preliminary investigations for the Workman's Compensation Dept.
---Confirm address, Contact, and Surveillance

Agent/Broker

- Appointed and licensed by approximately thirty insurance companies to handle counter-signatures and surplus lines issues under Willis of Nevada.
- Designation of LUTCF, Life Underwriters Training Council Fellow.
- Specialization in sales and service of personal, business, life, disability, long-term care, and retirement planning.
- Participation in numerous seminars and classes for:
 - Personal Communication in Sales
 - Sales Training in Life and Disability Insurance
 - Sales Training in Long Term Care
 - Time management
 - Health Underwriting
 - Financial Planning
 - Wills and Trusts
- Risk Management Analysis
- Honors and Awards
 - Life and health Sales Leader of the Year - Gallacher Agency
 - Southern Nevada Rookie of the Year
 - Leaders Club – Gallacher Agency
 - Agent of the Month
 - New Associate of the Month
 - New Associate of the Month
 - Agent of the Month – February

Adjuster

- Participation in a multitude of seminars and classes:
 - Property and Casualty Liability adjuster Courses
 - Commenced Insurance Law Correspondence course
 - Allstate Insurance Company, 1977 – 1979
 - Certificate of Completion
 - Insurance Institute of America Classes 21, 22, and 23
 - Medical Malpractice
 - Wrongful Death Investigation
 - Wrongful Termination Investigation
 - Product Liability Investigation
 - Surveillance

SUMMARY OF QUALIFICATIONS (Continued)

- Medical Surveillance Investigation
- Fire/Arson Detection
- State/Municipal/County Liability Investigations
- Police Officers Wrongful Abuse Investigations
- Medical – Soft Tissue Injury Seminar
- Medical – Fractures Seminar
- Autopsy Reading

- Professional Malpractice Investigation
- Financial Investigations – “The Paper Chase”
- Professional Associations (Past)
 - Southern Nevada Claims Association
 - Southern Nevada Fraud Investigators
 - Southern Nevada Regional arson Task Force
 - International Association of Arson Investigators
- Honors and Awards
 - President Southern Nevada Claims Association – 1985
 - Claims Person of the Year – 1987
Southern Nevada Claims Association
 - Guest Speaker – University of Nevada Las Vegas
Topic: Insurance Claim

EDUCATIONAL BACKGROUND

College: University of Nevada, Las Vegas, Nevada (9/76 – 5/91)
Major Courses of Study: History and Political Science

El Camino Jr. College, Torrance, California (1976) AA Degree
Major Courses of Study: History and Political Science

Vocational: M.T.I. BUSINESS COLLEGE, Hawthorne, California
Certificate of Completion for Computer Programming

PROFESSIONAL EXPERIENCE

05/07 – Current American Income Life Insurance Company
Sales and Service on Life Insurance products

04/06 – 05/07 Self – Employed
Easy Private Mortgage
Providing Private Mortgage funding and purchasing Real Estate notes.

11/04 – 04/06 T.D and Associates
Yorba Linda, California
Account Representative
Telemarketer – Sales and Service in the Oil and Gas leasing investments.

4/04 – 11/04 Unemployed

8/91 – 4/04 WILLIS OF NEVADA
Las Vegas, Nevada
Account Executive/Assistant Vice President
Agent/Broker

- See attached job description

3/89 – 11/04

AMERICAN NATIONAL INSURANCE COMPANY
Las Vegas, Nevada
Agent/Broker

- Responsible for sales and service of insurance products and services including maintaining of files and continuing solicitation of new clients. Products for sales and services are auto and homeowners insurance, life insurance, college planning courses, bi-weekly mortgages, health insurance and disability insurance.

12/87 – 3/89

R. L. GRESHAM INSURANCE ADJUSTERS
Las Vegas, Nevada
Independent Claims Adjuster/Liability

- Investigated bodily injury claims and other special liability claims. Completed investigative reports and kept updated status and dictated report to principle. Investigated/researched medical reports, information and laws. Assisted in the investigation of product liability claims. Handled cargo and property losses. Negotiated settlement of claims with Claimants and/or Attorneys. Also handled special liability cases, fire/arson liability investigations for the Police Department. Surveillance, investigation of bus accidents, wrongful termination, wrongful death investigations and medical malpractice investigation

3/80 – 7/87

R. L. GRESHAM INSURANCE ADJUSTERS, INC.
Las Vegas, Nevada
Independent Claims Adjuster

- Liability Claims Adjuster/Investigator. (see above)
- Also handled claims for the Boyd Group

6/76 – 12/79

ALLSTATE INSURANCE COMPANY
Las Vegas, Nevada
Casualty Field Adjuster – Liability

- Investigated bodily claims. Completed investigative records and kept updated information for company. Researched medical information and laws, and negotiated settlements or bodily injury claims with Claimants or their Attorneys.

REFERENCES

Professional and personal references available upon request.