

*Villarreal Expert Witness &  
Insurance Consulting*

**Michelle Villarreal AIC AINS**



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***Executive Summary:***

*A highly accomplished and respected professional with proven success and experience in insurance and reinsurance company auditing, operational development and claim management. Articulate and pragmatic in dealing with all levels of insurance company management. Background includes catastrophic claims handling, ERISA, policy interpretation, ROR, carrier claims handling, bad faith and subrogation. Have handled claims on several lines of insurance from Texas Non-Subscription to worker's compensation to excess lines. Formal training AIC, (Associate in claims ) and AINS (Associate in Insurance). She is an approved continuing education ethics provider for the Texas Department of workers compensation.*

**Types of Services Provided:**

- Investigation and handling of multiple lines of insurance claims including:
  - Accident and Health; Accidental Death and Dismemberment
  - Occupational accidents- ERISA plan application
  - Policy Interpretation
  - Texas Non-Subscription- Liability (including excess and umbrella coverage)
  - Reservation of rights
  - Subrogation
  - Stowers
  - Fatalities
  - Trucking
  
- Analyzed and authorized settlements of complex coverage scenarios
- Providing client(s) with reinsurance auditing expertise, including multiple system and procedural changes
- Providing reviews of local private client insurance programs in conjunction with business risk and risk management, including suggestions for change and implementation of policy changes and interpretation.
- Providing clients with Worker's Compensation file review, monitoring, risk and reserve evaluations, including updated reinsurance reporting
- Providing clients with Texas Non Subscription policy review, ERISA plan review, excess policy interpretation and application.
- Developed consistent claim handling methods, strategies and procedures unique to long-tail exposures and complex litigation
- Represented company in all areas of claim management, including arbitration, mediation, trial monitoring and vendor management

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**Guest Appearances.**

- Appeared as guest speaker for Professional Risk Managers of America (PRIMA), Young Risk Professional of America (YRP), Claim litigation management (CLM), Texas Department of Insurance and Association of Responsible Alternatives to workers compensation.

**Licenses:**      **Texas Department of Insurance TPA license #13765954**  
**Type 03- Adjuster license Texas, Louisiana and Oklahoma**  
**TDI Continuing Education Provider 49929CG020**

**Awards**

- 2007 Micro to Millions Award Recipient from Count Me In
- 2008 Ford Tribute to Innovative Businesswomen Recipient

**Past & Present Affiliations:**

Tx Association of Non-Subscribers (TANS)  
Association of Responsible Alternatives to workers compensation  
Professional Insurance Managers of America  
National Association of women business owners  
Claim Litigation Management Assoc. (CLM)  
SEAK Expert Witness Directory  
Texas Bar Insurance Organization  
AAIMCo (American Association of Insurance Management Consultants)

**Additional Service Capabilities:**

TPA Services- Claims Handling  
Trial Monitoring

**Occupational Accident Risk, Inc. Oct 2007- present**  
**Third party administrator-Insurance Consultant – (President/Owner)**

Ms. Villarreal is the owner of a third-party administrator for insurance claims, ERISA claims management and workers compensation, They specialize in Complex Claims litigation management and catastrophic claims handling. OAR is Familiar with a full range of reinsurance services ranging from underlying claim auditing to policy analysis in addition to working closely with excess and surplus lines carriers.

**Litigation adjusters Inc.**  
**April 2022- present**

**Trial Monitoring**

- Attend and monitor trials on behalf of carriers and address daily strategies involving plaintiff and defense for all lines of business

**Litigation Management**

Experienced in trial, arbitration, and mediation

**Villarreal Expert Witness and Claims Consulting**  
**May 2023- present**

- Insurance expert, expert witness services and an in expert technical knowledge for general claim handling issues.
- Claims Consultant on various lines of business, claims handling, auditing, and program management

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**Additional company affiliations (and duties) include:**

- 1) **Cigna Companies- (Claims Representative)**
  - 2) **Providence Risk and Insurance Services (Claims Supervisor)**  
*Adjusted Non Subscriber liability and work injury claims. Managed litigation files covering a broad range of lines including liability and work injury.*
  - 3) **City of San Antonio ( Claims)**
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**Education:** St. Mary's University in San Antonio, Tx

- o The Institute- Associate in claims
- o The Institute – Associate in Insurance
- o Coursework toward CPCU, ARM and CEBS designations
- o Extensive course and seminar attendance in areas related to: insurance/reinsurance law; insurance regulatory law; general insurance industry Best Claim Practices; insurance and reinsurance; Worker's Compensation; risk management