



**SANDRA L. MORIARTY, CPCU**  
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## SUMMARY

With 37 years of experience across a broad sector of the property and casualty insurance industry, I have a unique perspective into the challenges that arise throughout all phases of the insurance claims process. My extensive background, combined with outstanding communication and negotiation skills, allows me to help my clients get their cases **RESOLVED**.

## INDUSTRY EXPERIENCE

### **RESOLVED SF, LLC**

**Property & Casualty Insurance Claim Consultant (June 2018-Present)** Providing strategic insight on the investigation, evaluation, and resolution of first-and-third-party insurance claims and claim litigation. Consulting and expert witness services specializing in claim handling standards, claim handling regulations, duties of good faith and fair dealing, duty to defend, appraisal, catastrophic injury, and losses involving fire, water, and mold mitigation activities. Extensive experience in ADR. Umpire and Mediation services. Available for both plaintiff and defense cases.

### **UNITED POLICYHOLDERS**

**Insurance Specialist - Roadmap to Recovery Program™ (May 2018 – Present Ad Hoc)** Insurance claims educator and subject matter expert. Coordinate and present Roadmap to Recovery™ workshops and events; I provide technical expertise and help disaster survivors and legal professionals negotiate the insurance claims process to rebuild homes and lives.

### **CAPITAL INSURANCE GROUP**

**Sr. Casualty Claims Representative (January 2016-June 2017)** Responsible for the investigation, evaluation and equitable settlement of automobile, personal lines and commercial complex casualty claims within California, Nevada, Oregon, and Washington. Evaluated claims using myriad resources, including civil and tort laws, and state and local statutes. Investigated and resolved complex coverage issues. Excelled in reaching expedient resolution of complex matters through thoughtful and informed analysis of issues, law, and medical information, supplemented by excellent negotiation and communication skills.

## **SCIENTIFIC ENVIRONMENTAL SOLUTIONS – DBA SERVPRO OF THE SUNSET**

**Co-owner, Chief Financial Officer & General Manager (2011-2016)** Lead day-to-day management of the office, financial, and customer service aspects of a successful San Francisco fire and water restoration franchise. Inspected losses, prepared comprehensive Xactimate estimates and drying workbooks documenting restoration activities, directed technician activities, and billed jobs to customers and insurance companies. Managed all aspects of the organization.

## **STATE FARM INSURANCE COMPANIES (1988-2011)**

**Claim Specialist (2000-2011)** Specialized in large-loss casualty litigation for commercial and residential policyholders. Focused on landlord-tenant disputes under the San Francisco Rent Ordinance, catastrophic injury, fatalities, and high-profile litigation. Conducted detailed investigations to support recommendations for continued defense or settlement. Prepared comprehensive reports to company executives, providing coverage opinions, liability analysis, and injury and damages evaluations. Responsible for the retention and management of defense counsel. Participated in hundreds of mediations, arbitrations, and settlement conferences, using strong negotiating skills to resolve cases within range of value and authority. Successfully managed many cases through trial, including the 9th Circuit Court of Appeals, and cases of high media interest.

**Agent - State Farm (1998-2000)** California Department of Insurance licensed agent. Property & Casualty, Auto, Life, Health, and Long-Term Care. Completed training program on sales and marketing, business management and insurance products. Series 7 licensed for mutual fund sales.

### **Casualty Claim Team Manager (1995-1998)**

Managed San Francisco casualty/litigation unit of 8-10 claim representatives, including Duty to Defend (Coverage) unit.

### **Property Claim Team Manager (1992-1995)**

Responsible for front-line management of a first-party property claims unit of 12-14 claim representatives, in the Daly City Service Center.

### **Re-Inspector - Trainer (1991-1992)**

Coordinated and conducted training for new and existing claim representatives in the Bay Area. Completed quality control re-inspections of property claims, with an emphasis on accuracy and customer service feedback. Provided Xactimate training and annual certification for regional claims employees on the California Fair Claims Settlement Practices Regulations.

### **Property & Casualty Claim Specialist (1988-1991)**

Field claim handler, with both property and casualty claim handling responsibilities. Duties included catastrophe claims handling in California, Texas, Florida, Hawaii, and Nebraska.

## EDUCATION

### **California State Polytechnic University, San Luis Obispo, CA**

Bachelor of Science Degree – Agriculture; Animal Science

## PROFESSIONAL DESIGNATIONS

Chartered Property and Casualty Underwriter (CPCU)

Associate in Claims (AIC)

Associate in Personal Insurance (API)

Associate in Insurance Services (AIS)

Associate in Insurance (AINS)

Senior Professional Public Adjuster (SPPA)

Associate in Claims Management (AIC-M)

## APPOINTMENTS

### **CA Department of Insurance - Curriculum Board Appointee – June 2020 – June 2026**

- Property & Casualty Producer Pre-Licensing Education - Subcommittee Member - 2021
- Annual Notice and Guide for Adjusting Property Claims - Subcommittee Member - 2022
- Subject Matter Expert – Independent & Public Adjuster Licensing Exam Workshops –2023

## EXPERT WITNESS TESTIMONY

Depositions – 35

Trial Testimony – 9

Qualified as an expert in California Superior Courts:

- Los Angeles - Riverside County - Sacramento County – Orange County – San Diego County

## LICENSES & CERTIFICATIONS

### **CA Dept. of Insurance (CA DOI) - Public Insurance Adjuster - License # 2C42231 & 6010548**

### **IICRC (Inspection, Cleaning and Restoration Certification) Certified "Triple Master" Restorer #187829**

- Master Fire & Smoke Restorer (MFSR)
- Master Water Restorer (MWR)
- Master Textile Cleaner (MTC)
- Applied Structural Drying Specialist (ASD)
- Applied Microbial Remediation Technician (AMRT)
- Water Restoration Technician (WRT)
- Fire & Smoke Restoration Technician (FSRT)
- Health & Safety Technician (HST)
- Odor Control Technician (OCT)
- Carpet Cleaning Technician (CCT)
- Carpet Repair Technician (RRT)
- Upholstery & Fabric Cleaning Technician (UFT)

## **ADDITIONAL CERTIFICATIONS**

- **CA DOI** - California Fair Claims Settlement Practices – Recertified February 15, 2024
- **CA DOI** - Ethics Certification for State Officials – Recertified June 2025
- **CAL-INC.** - CA Asbestos Awareness Certification – Recertified July 2023
- **CEA** - Earthquake Policy Training for Adjusters (Feb. 2021-Feb. 2024)
- **IAUA** - Certified Property Insurance Appraiser & Umpire – Recertified 2023
- **XACTWARE** - Certified Pricing Consultant – July 2023
- **The Institutes** – Certificate in Professional Public Adjusting – February 2024

## **OTHER EXPERIENCE**

### **Oregon Department of Financial Regulations – Rulemaking Committee 2024**

- Public Adjuster Licensing – Qualifications and procedures for the licensing of public adjusters.

## **QUALIFICATIONS / EXPERIENCE**

- First Party Property Damage Claims - Personal and Commercial
- Third Party Liability Claims – Personal and Commercial
- Insurance Claims Handling Standards of Care
- Insurance Claims Handling Statutes and Regulations
- Insurance Claims Handling Practices and Procedures
- Claims Involving Fire, Water or Mold
- Standards and Practices for Restoration Industry Claims
- Catastrophe Related Claims
- Claims Involving Asbestos
- Efficient Proximate Cause / Concurrent Cause
- Covenant of Good Faith and Fair Dealing
- Losses Involving Alleged Fraud / Material Misrepresentation
- Duties of an Insured

## **AFFILIATIONS / MEMBERSHIPS**

Claims and Litigation Management Alliance (CLM) – 2017 - Present

CPCU Society – The Institutes – 2023 - Present

Institute of Inspection, Cleaning and Restoration (IICRC) 2012-Present

Insurance Appraisal and Umpire Association (IAUA) – 2019 – Present

National Association of Public Insurance Adjusters (NAPIA) 2025

Pacific Coast Association of Public Insurance Adjusters (PCAPIA)

Restoration Industry Association (RIA)- 2020 - Present

## **PRESENTATIONS TO INDUSTRY PARTNERS**

### **Clearing the Smoke & Other Current Claim Developments – May 2025**

Pacific Coast Association of Public Insurance Adjusters (PCAPIA) Spring Conference

### **Current Developments in First Party Claim Handling – February 2025**

Pacific Coast Association of Public Insurance Adjusters (PCAPIA) Legislative Conference

## **PRESENTATIONS TO INDUSTRY PARTNERS, CONTINUED**

### **How to Read and Understand Your Policy** – January 2025

United Policyholders – 2024 & 2025 Wildfire Survivors

### **Cutting Edge Coverage and Claim Insights** – December 2024

First Party Claims Conference – Boston, Mass.

### **Important CA Property Claims Handling Regulations** – February 2024

California Association of Public Insurance Adjusters (CAPIA) Legislative Conference

### **UM/UIM Claims and CA Fair Claims Practices Regulations** – May 2023

Bar Association of Northern San Diego County

### **Unique Challenges Presented by Partial Loss Fires** - May 2022

California Association of Public Insurance Adjusters (CAPIA) Spring Meeting – Wildfire

### **Insurance Coverage Gaps** - November 2021

National Association of Public Insurance Adjusters (NAPIA) First Party Claim Conference

### **Insights from an Insider: How Major Insurers Make Claim Decisions** - July 2019

American Association for Justice (AAJ) Annual Meeting

### **Dealing with Complications from Recent CA Wildfires** - March 2019

National Association of Public Insurance Adjusters (NAPIA) First Party Claim Conference

### **Protection Gaps in Homeowner and Disaster Claims**- March 2019

Rutgers University School of Law, Center for Risk and Responsibility - Protection Gap Conference

### **Insurance Issues in the Wake of Kilauea: Moving Forward** - November 2018

Hawai'i State Bar Association CLE Presentation

### **Navigating Kilauea Damage Claims: An Insurance Recovery Primer for Attorneys** - July 2018.

Hawai'i State Bar Association CLE Presentation

### **Successfully Mediating Insurance Cases** - October 2017

Panelist San Francisco Bar Association CLE Presentation

### **Insurance Coverage for Property Managers**- June 2016

Panelist Professional Property Management Association of San Francisco

## **INSURANCE EDUCATION AND TRAINING**

Adjuster Law

Adjuster Safety

Apartment and Condominium Association Policy Coverages

CA Department of Insurance - SIU (Special Investigative Unit) Requirement

CA Fair Claims Settlement Practices Regulations

## **INSURANCE EDUCATION AND TRAINING, CONTINUED**

CA Fraud Awareness Training  
Claims in an Evolving World  
Claim Principles and Practices for Adjusters  
Commercial Fire Insurance  
Compliance for the Multi-Line Agent  
Compliance and Variable Products  
Coverage & Liability in CAT Claims  
Delivering Insurance Services  
Ethical Decision Making in Risk and Insurance  
Financial Services Institutions  
Fraud & Fair Claims Law (Ethics-12 hour)  
Impacting the Bottom Line of Insurance Financials  
Increasing Your Insurance IQ  
Insurance Issues and Professional Ethics  
Insurance Operations and Regulation  
Insurance to Value  
Law of Contracts  
Leading a Successful Claims Team  
Insurance Claims Management  
Negotiations  
Personal Insurance & Risk Management  
Personal Insurance: Marketing and Underwriting Practices  
Personal Risk Management and Property-Liability Insurance  
Planning Personal Financial Strategies  
Principles of Risk Management & Insurance  
SIU Sharing of Information  
Successfully Evaluating Property Claims  
Survey of Personal Risk Management, Insurance & Financial Planning  
The Legal Environment of Insurance  
Understanding Commercial Risk  
Understanding Personal Insurance  
Vale National Residential Property Estimating School  
Xactimate Certification  
Xactware Price List Consultant Training

## **FEE SCHEDULE AVAILABLE UPON REQUEST**

Updated: November 23, 2025