



CARMEL SPAIGHT

EXECUTIVE ADJUSTER

CONTACT

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SPECIALTIES

Casualty
Third Party Administration

ADDITIONAL EXPERTISE

Hospitality & Leisure, Security,
Harassment, Defamation, Employers
& Public Liability, Motor, Products
Liability

INDUSTRY CERTIFICATION

- ACII
- NISO Certificate in Occupational Health & Safety

LANGUAGE SKILLS

- English

BIOGRAPHY

Carmel graduated from the University of Limerick with an honors degree in Business Studies majoring in Insurance and Risk Management and minor in Law in 2001. Carmel then commenced her career as a liability adjuster for a loss adjusting firm in Galway in 2001. After working initially as a liability adjuster in the West of Ireland area, Carmel then worked from the Munster area. In 2007, Carmel completed the Advanced Diploma in Insurance and became ACII qualified. In 2012, Carmel took on a consultancy role to a local authority as a claim's handler/adviser. Over her time in the industry, she has gained significant experience in the investigation and handing of a wide variety of liability losses including personal injury, motor, third party property damage and defamation cases. Carmel is also experienced in risk surveying.

Carmel is currently a council member of the Limerick branch of the Insurance Institute of Ireland.

NOTABLE ASSIGNMENTS

- Fatality cases in motor and employers' liability
- Claims arising in the security industry
- Public liability claims arising from large scale events for concert promoters
- Serious injury cases such as head injury and spinal injuries arising from motor and workplace accidents (€500+)
- Employers' liability claims arising in the construction industry
- Food poisoning claims
- TPA claims handler on car hire rental account for third party motor damage and personal injury
- Claims arising in the fast-food chain industry

QUALIFICATIONS

- BBS- Bachelor of Business Studies (Insurance & Risk Management), University of Limerick