

RICK MORALES

NATIONAL GENERAL ADJUSTER

CONTACT

18018 Overlook Loop,
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San Antonio TX 78259
United States
Additional Address Info
M: +1 210-274-1082
Rick.Morales@mclarens.com
mclarens.com

SPECIALTIES

Heavy Equipment
Casualty
Catastrophe Response
Crisis Management Response
Third Party Administration
Commercial Property
Hospitality
Marine
Real Estate
Retail
Transportation

LANGUAGE SKILLS

- English

BIOGRAPHY

Rick Morales is an experienced insurance claims professional with over twenty (20) years of experience handling complex commercial and personal lines claims, including general liability, premises liability, automobile liability, bodily injury, and litigation. His background includes managing high-exposure and catastrophic injury claims, evaluating complex coverage and liability issues, and negotiating settlements across multiple jurisdictions.

Throughout his career, Rick has held positions with national insurance carriers and independent adjusting firms, developing extensive experience in claims investigation, litigation management, strategic negotiation, and client relations.

He brings a comprehensive understanding of the claims process, from initial investigation through final resolution, with an emphasis on thorough analysis, timely reporting, and effective claim management.

INDUSTRY CERTIFICATION

- Licensed insurance adjuster in the following states: Texas, Florida, California, New Mexico, South Carolina, Utah, Connecticut

QUALIFICATIONS

- Bachelor of Arts in Political Science from Texas State University in San Marcos, Texas
- Postgraduate coursework at the University of Texas at San Antonio.
- He brings more than two decades of experience in commercial and personal lines claims, with specialized expertise in complex casualty losses, catastrophic bodily injury, litigation management, coverage analysis, and settlement negotiations.
- His professional qualifications include extensive experience managing high-exposure claims, evaluating liability and damages, establishing appropriate reserves, coordinating with legal counsel, and developing effective resolution strategies. His background also includes claims supervision, professional development, quality assurance, and operational leadership.

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ADDITIONAL EXPERTISE

Extensive expertise in the investigation, evaluation, and resolution of complex and high-exposure casualty claims, with a strong focus on commercial liability, premises liability, bodily injury, slip-and-fall, homeowner liability, and animal liability exposures. Highly experienced in liability and coverage analysis, complex medical and damages evaluation, reserve development, litigation management, and strategic settlement negotiations.

Additional expertise includes large-loss investigations, contractual and lease analysis, risk transfer, subrogation and contribution, witness and claimant interviews, recorded statements, scene investigations, and identification of potential third-party liability. Skilled in coordinating complex investigations with defense counsel, medical and liability experts, independent adjusters, investigators, and other professionals, while providing carriers with comprehensive exposure assessments, settlement strategies, and recommendations designed to facilitate effective claim resolution.

CONTINUED

NOTABLE ASSIGNMENTS

- Complex and catastrophic bodily injury: Investigation, evaluation, and negotiation of serious bodily injury claims involving significant medical treatment, permanent impairment, disputed causation, and substantial financial exposure.
- Commercial premises liability: Management of slip-and-fall and other premises liability claims involving property conditions, maintenance obligations, contractual responsibilities, and potential third-party liability.
- Complex litigation management: Oversight of litigated claims across multiple jurisdictions, including coordination with defense counsel, litigation strategy, mediation, and settlement conferences.
- Commercial transportation and inland marine: Handling of moderate- to high-exposure commercial claims, including coverage analysis, liability investigations, salvage, subrogation, and settlement negotiations.
- Claims portfolio management: Successfully reduced an inherited litigation claims inventory by more than sixty percent (60%) within ninety (90) days, exceeding organizational performance objectives.
- Claims leadership: Supervised and developed a team of automobile liability adjusters, overseeing workload distribution, quality assurance, performance reporting, and professional development.