



"Do More, Be Better!"

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Curriculum Vitae

January 2022

Hawaii Property Insurance Claims - Areas of Experience

- Insurance Standards Relating to Good Faith and Fair Dealing Practices
- Insurance Statutes Stipulating Unfair Claim Practices
- Adjuster Ethics and Performance Standards
- Real Property Claim Adjusting Practices
- Property Claim Submission Standards
- Homeowner Coverage Determinations
- Homeowner Property Policies
- Personal Property Claim Adjusting Practices
- ALE/FMV/LOU Coverage Determinations
- Claim Adjusting Methods and Practices
- Commercial Coverage Determinations
- Commercial Property Policies
- Proof of Loss Submission Requirements

PROFILE

Jim E. Lloyd Jr. is an active Public Adjuster (PA) with Hawaii's only resident public adjusting firm, Hawaii Public Adjusters Corp (HPA). He is an active member of the National Association of Public Adjusters (NAPIA). He also holds the certifications of Insurance Appraiser and Insurance Umpire from the Insurance Appraisal and Umpire Association (IAUA). He has 30 years of combined construction and investigative experience which he uses to fight insurance companies as an advocate for Hawaii policyholders.

BACKGROUND AND HISTORY

In the late 1980s, Jim E. Lloyd Jr. began working in the construction industry under a small Hawaii General Contractor. In the 1990s, he became an entrepreneur holding several commercial and residential cleaning contracts. He also did handyman services and renovations. In the 2000s, he took a career change entering the Security Industry where he developed investigative skills that would later assist him in the insurance industry. In the early 2010s, he was part of the largest privately funded construction project in America... CityCenter Las Vegas. During this time, he co-designed and supervised the finishing build of the Crystals at CityCenter (Crystals) Security Control Room. He supervised the finishing construction of Crystals, an 800,000+ square foot segment of the 64-acre CityCenter property. He also supervised the opening of Crystals and its Retail & Restaurant locations such as Louis Vuitton, Prada, and Wolfgang Puck's Cucina. In his time there, he gained further vital construction, investigative, and reporting skills. In the mid-

2010s, upon returning to Honolulu, he managed the Estimate & Inspections department for R&C Roofing Contractors and the Remediation & Mitigation department for RC Clean Hawaii (R&C). This is where he was introduced to insurance property damage claims.

Growing up in the Hawaiian Islands, he saw his share of property damage caused by environmental or accidental forces. Through his experience at R&C, he observed many instances where the policyholder was “done wrong” by an insurance company. In December of 2017, Jim E. Lloyd Jr. became involved in the insurance claim industry as a licensed PA in the State of Hawaii. In August of 2018, he joined forces with HPA to acquire gold-standard property claim handling procedures. There are four PAs at HPA’s firm and fewer than ten PAs actively practicing in Hawaii. In August of 2021, he was issued a Private Detective license by the State of Hawaii Board of Private Detective and Guard. His Guard Detective license was issued on November 1st. He finished the year of 2021 by submitting guard and detective agency applications, under the tradename Hawaii Detective & Guard, where he will continue to investigate for and on behalf of Hawaii consumers.

GOVERNMENT ISSUED LICENSES

Resident Public Adjuster (License# 465431) – State of Hawaii Department of Insurance
Private Detective (License #29383) - State of Hawaii Board of Private Detective and Guard
Guard Detective (License #29850) - State of Hawaii Board of Private Detective and Guard

ACCREDITATIONS

Certified Insurance Appraiser (CIA) – Insurance Appraisal and Umpire Association
Certified Insurance Umpire (CIU) – Insurance Appraisal and Umpire Association

PROFESSIONAL MEMBERSHIPS & POSITIONS

National Association of Public Insurance Adjusters (NAPIA) – Member
Insurance Appraisal & Umpire Association (IAUA) – Member

PROFESSIONAL TRAINING & CERTIFICATIONS

HAAG Engineering Trained Online – All Classes Pass
OSHA 10
OSHA 30

EMPLOYMENT HISTORY

Employer: Hawaii Public Adjusters	Title: Public Adjuster
Location: Honolulu, HI.	Duration: 8/2018 - Present

Job Duties

- Insurance Policy Advocate.
- Successfully represented policyholders in the preparation, documentation, and settlements of their insurance claims for damages sustained in the May 2018 Kilauea Eruption.
- Mid 90 percentile claim settlement success rate.

Employer: R&C Enterprises, LLC.	Title: Manager
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Location: Honolulu, HI.

Duration: 2/2014 - 2018

Job Duties

- Managed property damage site inspections caused by natural, unintentional, and intentional circumstances pertaining to property damage.
- Successfully assisted policyholders under Contractor's agreements pertaining to property damage insurance claims.
- Calculated and presented investigative findings in estimates, reports, or formal bids for construction projects ranging from \$10,000 - \$500,000.

Employer: MGM Resorts International

Title: Security Supervisor

Location: Las Vegas, NV.

Duration: 10/2005 – 1/2011

Job Duties

- Co-designed and supervised the construction of Crystals Security Control Room as a Security Engineer.
- Supervised the finishing construction and opening of an 800,000 square foot property located in the center of the Las Vegas Strip.
- Oversight of daily operations pertaining to Security, Construction, and OSHA Compliance.

FORMAL EDUCATION

- Bachelor of Science in Criminal Justice, Purdue University Global – Class of 2019
 - Alpha Phi Sigma Criminal Justice Honor Society – Member of the Theta Epsilon Chapter.
- Associate of Applied Science in Criminal Justice, Kaplan University – Class of 2010.
- G.E.D., Waipahu School for Adults – Class of 1991