Adjuster's Resume Playbook

A Step-by-Step Guide to Creating an Insurance Adjuster Resume

by Chris Stanley & John Bachmann



Cover by Shane Mikus

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Foreword



Resumes and interviewing are an alternate reality designed to screen you out! They function by their own set of rules completely disconnected from common sense and from the rest of the world in general. You would think that including every detail of every job you've ever had in a 3-page resume would give the company a better idea of who you are and thus give you a better chance of getting the job. You would think that including your smiling photo would be helpful. You would think that a fancy, beautifully designed, colorful resume with custom designed infographics would help you stand out for sure. In all of these cases, you would be wrong!

Resumes and interviewing are an alternate reality designed to screen you out! I've had 8 insurance jobs in the last 10 years, and each of those was a complicated application process and I made many resume mistakes during those transitions, most of which would have been easily avoided if I had read this book. There was a time when my 2-page, colorful, gorgeous resume featured both my photo and listings of my favorite hobbies and favorite books. At that time I wondered why it took me so many applications to get a single interview, and now after having advised hundreds of insurance pros in their job searches through Insurance Nerds and seen hundreds more resumes through my work at The Jacobson Group, I realize just how much my resume was a stumbling block instead of an asset. Again, I really wish I had this book years ago!

John and Chris share a true burning passion for the claims side of our insurance industry and for helping claims professionals succeed which makes them exactly the right duo to write this book. I absolutely love the way they went about it, they didn't just write about their own experiences, summarized a few online articles about proper resume practices and called it a day (what I would've done:-P). They did the hard work of contacting and interviewing several hiring managers at several claims organizations, aggregated that data and truly distilled the lessons of what kind of resumes are actually successful in our industry and why. The result of their work will benefit our industry for many years to come.

They also could have published a 300 page book with every excruciating detail of those conversations, and left you to piece together how to actually make a better resume, instead they wisely made this into a workbook designed to be action oriented and to walk you step-by-step through the hands on process of designing a fantastic claims resume, in about the time it would take you to binge a few episodes of your favorite Netflix show.

Tony Cañas, CPCU, MBA, AU, ARM, ARe, AIC, AIS

Introduction



You have, by some twist of fate, found yourself at a pivotal point in your career. You are looking for either a new job inside of the claims industry, or your first job as an insurance adjuster.

As you begin your job search, you get a knot in your stomach when you realize that you have to update your resume. You open the file on your computer and look at your resume. You can almost hear the recruiters and hiring managers laughing at you as you scan your life's work reduced down to letters and numbers on a page.

You start to panic and ask the question, "Why would anyone hire me?" Believe it or not that is exactly the right question to be asking.

"Why would anyone hire me?" Believe it or not that is exactly the right question to be asking.

Whether you are a seasoned adjusting veteran or making a career jump into the insurance claims industry, crafting your resume can feel overwhelming. The fate of your career, and your family's financial future, rests in the hands of a typed-up document.

What if it doesn't work? Don't worry... we'll help you.

My name is Chris Stanley and I love helping people learn how to become insurance adjusters. I've been an independent adjuster and independent auto damage appraiser for 12 years and it has taken my family and me to places I could never dream of. Being an insurance adjuster is a fantastic career and I've dedicated myself to helping those who are interested learn how to get started. For the past four years I've educated and mentored insurance adjusters through my company, IA Path.

My good friend, and co-author, John Bachmann has worked claims directly for insurance companies for 15+ years. John loves to tell people about the benefit of working in claims. He creates YouTube videos saying, "Claims is the Place to Be," and has

developed a reputation as an advocate for the claims industry. He specializes in the customer experience, so insurance companies love to talk with him as an industry leader.

Together we set out to learn what insurance companies were looking for in adjuster candidates and what you could do to get hired. What we quickly realized was that the biggest hurdle many new or transitioning adjusters face is their resume. It became a huge section of our upcoming book, Insurance Company Adjuster's Playbook: Complete Guide to Getting Hired by an Insurance Company as an Adjuster... And How to Get Promoted Once You're In.

There was no way we could give you everything you needed about getting hired and promoted by an insurance company and walk you through the A-Z of a resume. The resume section became so big that we had to do a spin-off book, and that is the book you are holding.

Instead of guessing about what should go on your resume, John and I went and asked the people that hire and recruit adjusters for insurance companies. Brilliant, right?

Instead of guessing about what should go on your resume, John and I went and asked the people that hire and recruit adjusters for insurance companies.

We asked the questions we knew you needed to know and didn't allow any preconceived ideas of what we thought would work get in the way. We looked for recurring themes and comments, and we consistently heard the same things over and over again.

Their ideas of a good resume weren't as fun or sexy as we had hoped, but we got excited anyway. We realized *anyone* could create a great adjuster resume. We discovered that you truly could craft your resume in a way that could get you an interview and that a good resume would help both aspiring independent and company adjusters. It also became abundantly clear that by properly preparing your resume you would also be better prepared for your interview with a hiring manager.

We believe that if you are able to sit in front of a real human being, you can probably sell yourself in person – but how do you sell yourself on a piece of paper? This book contains what John and I discovered through talking with those hiring and recruiting managers, and through our extensive research into resume writing. Moving forward it'll be me, Chris Stanley, typing the keys, but make no mistake, this is the voice of both John Bachmann and myself. We'll occasionally dip out and tell stories from either one of our perspectives. If we do, we'll talk about it from a third-party standpoint,

"One time when John was hiring...." Or "Chris discovered this while training..."

Other than that we are two birds singing in harmony... well at least two authors finding common ground. The first part of this book is an overview look at resumes. The second part is something we have developed specifically for adjusters; this section is called, the Strategy. In that section we will be revealing the main themes and concepts we learned while interviewing hiring managers. In the third part of the book, the Playbook, we'll walk you through each part of a resume step-by-step and give you action points to take so you can craft your resume right along with us.

If you are ready, it's time to get your resume in order so you can get moving in your career. Let's go claim your life!

Bonus Resume Resources Get the Audiobook for FREE!



Throughout this book you'll hear about a magical webpage that has free resources for you. It is a real place, not just in our imagination. On it we give you

This webpage allows us to continue to give you great resume content long after the book has been published.

On the page is the download of the audiobook, job specific resume examples, summaries of why we think you'd make an awesome adjuster, discounts to training that'll make your resume sing, videos, articles, and tons of other resources. You can find all this resume goodness at

IAPath.com/resumeresources/

Part 1: Overview



In this section of the book, we are going to cover what a resume is, what it is for, and help you create a mental shift in how you view your resume.

What is a Resume?



Many job seekers are confused about resumes, and for good reason. We, the authors, personally believe a resume is one of the strangest documents ever invented.

For many job seekers it feels like the goal of a resume is to boil down your life's work – scratch that – to summarize who YOU are, in as few words as possible, so that others can make a split-second decision on whether you are a potential right fit for their company.

Think my saying "split-second decision" is an exaggeration? If it is, it isn't by much. One study showed that recruiters only spend six seconds reviewing a resume. Yup, you read that right. You and your career are judged based on a piece of paper (or digital representation of one) in six seconds. Another more recent study showed 7.4 seconds, but the point is... they aren't looking for long!

You and your career are judged based on a piece of paper (or digital representation of one) in six seconds.

You may have a similar reaction to that statement as I did. I had righteous indignation rise up. "What in the world? You can't judge from a piece of paper if someone is a good fit! Much less in six seconds! How can they do that?" – and that is another good question to be asking.

Within this nugget of information, we can identify many things.

- 1. Nobody is reading your resume... at first. They are scanning it.
- 2. HR and recruiters are looking for ANY REASON to throw your resume into the DO NOT HIRE pile.
- 3. We need to give them what they are looking for so they can do their job easily and find the right candidate... you, of course.

I want to challenge the way you look at your resume. This isn't your job history and it certainly isn't a

synopsis of who you are. A resume is an advertisement for you to a potential employer.

It may feel weird to think about working on an ad about yourself, but in case you are feeling pushback against this idea, let's think about this.

A resume is an advertisement for you to a potential employer.

If you were asked to join a Luxury Car Club, where you can swap out your high end fancy vehicle every month for a different one, it would probably have a high price tag. Let's say the cost was \$30,000 - \$70,000 each year... I bet you'd have to read one heck of an ad to consider it. You'd be looking at the ad trying to decide if it was worth the cost or a good fit for you in your situation.

You may be wondering why I bring up such a weird analogy. Here is why, asking someone to pay \$30,000 - \$70,000 is exactly what we are asking potential employers to do. We are asking them to sign up to pay us tens of thousands of dollars a year, month after month, to come work for their company. The base salary is just one part of the investment they must make. If you are looking at a \$40,000 salary, it is

likely that between benefits and training that the insurance company will provide, the actual investment will be double that of your salary. They'll be investing \$80,000 by hiring you the first year. This doesn't even factor in the costs of then finding a new candidate to replace you. Ben Baker of YourBrandMarketing states that "for every employee who is lost, the true cost to an organization could be upwards of \$100,000.00."

When you think of it that way, we can't just document facts on our resume – we need to be telling a story, selling VALUE, and solving pain points and problems with traits, skills, accomplishments, and characteristics that the company is looking for.

So, what are recruiters and hiring managers looking for? What is the key information they need to digest in our six-second ad so they will take a second look at us? We'll get there, don't worry.

ATS – Applicant Tracking System

Before we get into all the specifics of what needs to go on your resume, we need to talk about something else – the Applicant Tracking System. Many employers, and for us that means insurance companies and adjusting firms, are using a software program to find the best candidates for a job or position. These candidates are selected and shown to a hiring manager.

On average 250 people apply for each job posted; companies are looking to reduce that down to fewer than ten. They use the ATS software to filter out the candidates that are obviously not a qualified or right fit for the job.

I know what you are thinking, "Are you telling me a computer is saying whether I am a good fit or not?" In short, yes, and no. The computer's job is to determine who is NOT a good fit. A person, usually from human resources, will determine which individuals from the computer selection will continue onto the interview process.

Do not panic! If we understand the rules of the game, we can play to win. That is why you have a playbook in your hands right now. So let's look at what we are facing and then decide what we can do about it.

Three 'O's of a Resume



Taking what we know so far about resumes we can map out what we call the three 'O's to a resume.

- Object
- Outcome
- Obstacles

Object

The object of your resume is to highlight parts of you, and your life's work, in an advertisement that sells a potential employer on your ability to successfully perform the job for which you are applying.

Outcome

The desired outcome of your resume is to get an interview. Ultimately you want a job, but a resume can't get you a job. It can only get you an interview.

Obstacles

The obstacles to getting that interview are an ATS, (applicant tracking system) and/or a HR/recruiter scanning your resume in six seconds.

Ultimately you want a job, but a resume can't get you a job.
It can only get you an interview.

Those three 'O's set the stage for you to develop a strategy of how to accomplish your outcome. It tells you the lay of the land. All the preparation to this point in your life, your decision to pursue insurance adjusting, your education, training, and hard work has led you to this resume.... Let's now help you pull it all together by giving you a strategy.

Part 2: Strategy



Here we will go through what our strategy entails. You've had a mindset shift, but now it's time to put some practical handles and guidelines in play for you to craft your resume with. This will allow you to slay the ATS and hiring giants that stand in your way.

C.L.A.I.M. Resume Method



Here is how we are going to deal with the ATS and the HR person that is investing a whole six seconds on your resume. I call it the C.L.A.I.M. Resume Method.

We are not doing any fancy things here, just running the ball right up the middle so we get an interview. We aren't here to win an art contest with our resume; we are going to beat the ATS and the scanner with a straightforward resume.

We are going to beat the ATS and the scanner with a straightforward resume.

There are an infinite number of options and schools of thoughts when it comes to how to craft your resume, but don't go spinning off in ten different directions. To keep you on the straight and narrow we are going to use the C.L.A.I.M. acrostic as a guide.

C - Customize Your Resume for Each Job

L - Length = 1 Page

A - Arrange Your Skills

I - Intentional and Consistent

M - Make it Perfect

C - Customize Your Resume for Each Job



You know how when you search for something on Google, it finds the best matches based on the KEYWORDS you typed in the search bar? ATS programs are like that.

The system is designed to look at what the job posting says and find the candidates that closely reflect that. Knowing this gives us a huge advantage if we are willing to customize our resume to match the job we are submitting for.

Also, remember this is an advertisement selling YOU to a potential employer. We want to customize the ad to this potential buyer. Not all customers have the same wants, needs, and desires – and smart advertisers know this. That is why professional marketers and good salespeople speak to different

problems, pain points, or features of the product that will excite the potential customer they are talking to.

Not all customers have the same wants, needs, and desires.

The great thing is, we don't have to guess at what the company or hiring manager wants to see on a resume, they are telling us exactly what they are looking for in their job posting.

During our interviews with hiring managers we asked how candidates could stand out. The response was consistent: "Read the job posting! Use the keywords!"

Alright, we can do that. Let's listen to their advice and find the keywords and use them!

DISCLAIMER: I hate that I even have to mention this, but I must. I am NOT saying you should LIE on your resume about your experience or abilities. Recruiters and interviewers will see through that. What I'm saying is to customize how you talk about your experience and skills to better match the words they use. We don't lie if we want to work in insurance – save that for politics.

Let us look at an example of how you might be able to customize your resume based on a posting I just found on Indeed.

Job Duties: This Role will include the following:

- Review the loss, policy, and other records to determine insurance coverage. You will be expected to vary your investigation according to the claim type.
- Communicate effectively with policyholders, claimants, and witnesses via telephone or in person to investigate and resolve claims.
- Assist and work with legal departments or attorneys when settlements cannot be negotiated by the adjuster. You may also be required to attend litigation and mediation hearings as needed.
- Be comfortable handling larger more complex losses independently, professionally, and efficiently.
- Be able to review estimates written in Xactimate to assure that they were properly written and thoroughly address the covered damages.

Under job duties this posting's first duty is:

 Review the loss, policy, and other records to determine insurance coverage. You will be expected to vary your investigation according to the claim type.

Based on this you could make sure that you mention "Understanding of **policy** or guidelines" under a previous experience or in your summary. That would provide a good match for the keyword **policy**.

 Communicate effectively with policyholders, claimants, and witnesses via telephone or in person to investigate and resolve claims.

It is also mentioned that "Communication" is important. Did you have to communicate to clients or other personnel in a previous job? My guess is YES. Make sure you mention it and use the word "communication"!

 Assist and work with legal departments or attorneys when settlements cannot be negotiated by the adjuster. You may also be required to attend litigation and mediation hearings as needed.

Ever had to deal with **litigation** or **negotiation**? Looks like that might be an important qualification to make sure you highlight. Be comfortable handling larger more complex losses independently, professionally, and efficiently.

Ability to handle **complex** situations? When you worked at the warehouse in Baghdad did you have to navigate **complex** political situations? I'm sure you did.

 Be able to review estimates written in Xactimate to assure that they were properly written and thoroughly address the covered damages.

Finally, they mention **Xactimate**. This tells you what? Even if you are familiar with other software programs they DON'T REALLY CARE. Oh, you know Symbility? Not interested. They need someone who knows **Xactimate**. No one reviewing resumes for this job cares if you are proficient in the auto estimating software of CCC One or Audatex. There isn't much relevance to this opportunity. It may still make the resume, but it isn't primary.

By looking at the job posting and crafting your resume you can present the keywords that the ATS is looking for. That is why you CUSTOMIZE your resume for each job. This shouldn't be a massive change in your resume, just some simple tweaks to the way you talk about yourself. Most likely you are applying for only insurance adjuster and appraiser jobs, so it should be all fairly similar.

By looking at the job posting and crafting your resume you can present the keywords that the ATS is looking for.

Bottom line, you are going to craft your resume in a way that highlights what a company *wants*, how you can give it to them, and leave out what isn't relevant. We'll talk more about how to craft compelling and awesome bullet points in future chapters, but for now understand that crafting them to match the job posting is critical.

ACTION STEP

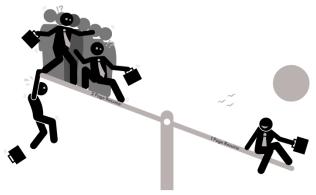
Pull up and search for five adjusting job postings on Indeed.com. Make sure they are all from different companies.

Write out the common keywords you are seeing in the job description and requirements. You can input these into an Excel template we've got for you to download called the Job Search Keyword Research Template at IAPath.com/resumeresources.

These will likely be consistent keywords throughout and won't need to be customized often. Try to use these if possible on your resume when we get to the Playbook section.

This will give you a good idea of what companies are looking for and how they talk about it.

L - Length = 1 Page



I've heard people say resumes should be two pages long. In fact, John Bachmann and I had a disagreement when we first started writing. We weren't on the same page (pun intended) about the resume page count. So, before you go whipping one of the latest and greatest resume courses and books in my direction, showing me where it says "two pages" is how long the resume should be, hear me out.

Since you are reading this book, you are likely going for a first-time position as an adjuster at an insurance company and not going for any executive positions. You may have tons of experience in other fields, but no perfectly relatable experience to the field of insurance adjusting. In fact, when John was hiring adjusters he saw plenty of resumes from people looking for their first claims job. These were graduates fresh from college, former construction workers and carpenters, and people that worked at rental car companies and mitigation companies. He wasn't

looking for two pages worth of "filling space." What he was looking for was people relating their past experience to the job that he was looking to fill.

A two-page resume is for someone with 10+ years in an industry. After 10+ years, and holding multiple jobs in the industry, you may consider doing two pages, but for now just do ONE PAGE. During our interviews, Tony Cañas of Insurance Nerds and the Jacobson Group (insurance-specific recruiters for over 45 years), along with a few others, stated that it doesn't even matter how much experience you have, a one-page resume is the way to go.

On top of that we asked every single hiring manager and recruiter we interviewed the following question,

"Perfect adjuster resume, one page or two?"

Guess what? 100% of them, a perfect score said a perfect resume is one page. Simple, so let's give them what they want!

Perfect adjuster resume, one page or two? 100% of them said a perfect resume is one page.

With us having to put everything we want to say on one page, choosing what goes on the resume, and what doesn't, becomes super important. Let's look at some places we can trim the fat so our resume can look nice and neat on one page.

Experience

Your job experience DOESN'T need to list everything you've ever done. It needs to tell the story of your work history as it relates to why you are a good fit for the adjusting job you are applying for.

Your work at McDonalds 15 years ago is not likely going to move the needle, but your most recent employment is a must.

If you've stayed at one company for many years, great, was there any advancement? If you were promoted, be sure to list those dates in addition to the total time at the company.

Companies love to see you progressing in your career, even if you are shifting to a new industry at this point. They want to see the progress of an individual. Make sure the experience you choose doesn't leave large non-working gaps and make sure it helps explain your progression through your career and life.

Work Gaps

Real quick note on work gaps. If longer than a year you'll likely want to add that on your resume with a brief explanation.

Add the work gap dates with a simple job heading of, "Unemployed" and as your bullet point add a one sentence explanation. "Took 18 months to care for my terminally ill mother" or "Backpacked across Asia."

A work gap doesn't have to be a negative, but if you leave any glaring questions you will likely get put into the 'do not call' pile. Doug Brod, a hiring manager for a regional insurance carrier, mentioned that managers create their own narrative of a person's career and work gaps. Managers imagine what happened and fill in the blanks. Doug is one of the nicest guys on the planet and I'm sure he'd create an awesome narrative about you, but what about everyone else?

Managers create their own narrative of a person's career and work gaps. Managers imagine what happened and fill in the blanks.

The problem with allowing a hiring manager to fill in the blanks is that we can't determine what narrative they'll write in their own mind! We lose control of our own story. If you aren't telling your story, it is likely that someone else is. We want to avoid that like the plague, or better yet, at the time of this typing, avoid it like COVID.

Education

When first out of college you may brag about all your university accomplishments, but after the first five years of employment it's time to brag about your work.

A great way to trim the fat on your resume is to delete all bullets under your education and list only your school and degree and any education or training you can highlight that will benefit you as an adjuster. We'll talk way more in depth about these types of things in the Playbook section.

ACTION STEP

Think about and write down the jobs, skills and education that are absolutely going to make the cut. What helps to create a solid narrative and foundation of your professional career as it relates to adjusting? We've got an Excel template for you to download called the Job History Narration Template at IAPath.com/resumeresources.

This will give you a direction to start in as you face the blank screen.

A - Arrange Your Skills



Arranging your skills is likely going to take you the most time on your resume, but also help you get the best results. This is where you will list what skills you have demonstrated in your career, through bullet points, under the respective jobs. While customizing your resume is all about knowing what the posting is looking for, arranging your skills is all about selecting what skills and experience will best match up with that job posting.

Those we interviewed mentioned unrelated careers that they thought help prepare and produce great adjuster candidates. Some of the industries they mentioned were,

- Law Enforcement
- Credit Card Collection Companies
- Cable Company
- Furniture Rental Sales
- Call Center

- Teacher
- Nurse
- Rental Car Company

Why did they think those industries were good at preparing someone? First off, because they've had candidates successfully transition from those types of careers in the past. Secondly, because anything that provides the opportunity for customer service, empathy, and for dealing with people when they are not at their best, will help prepare you as an adjuster.

We believe that there are likely many more industries that are good at preparing you for becoming an adjuster. Your life experience was probably good at preparing you for being an adjuster. You just have to explain how and why your experience will help you perform the job duties and expectations, through bullet points on your resume.

Your life experience was probably good at preparing you for being an adjuster. You just have to explain how and why your experience will help you perform the job duties and expectations, through bullet points on your resume.

You can download our resume samples for pivoting from another career by heading to IAPath.com/resumeresources. This will help you generate ideas on how to position your life skills into a compelling adjuster resume.

Silver Bullet Points

Have you ever seen a movie with a silver bullet? There is usually some monster that needs defeating and there is only one bullet that can do it – the silver bullet.

Your bullet points need to be like this. The insurance company has needs and wants from you as a job applicant, and these will be listed in their job posting. It's your job to craft a silver bullet that can take out as many of those monsters as you can.

There are a few key ingredients each bullet needs to have.

- Keyword Find the keyword you can take out with a bullet point.
- 2. Impact What impact on a previous employer, or accomplishment, can you use to prove this bullet?

3. **Numbers** – Quantify your impact or accomplishment with numbers! What result did the company you work for receive?

Remember our job posting from earlier?

 Communicate effectively with policyholders, claimants, and witnesses via telephone or in person to investigate and resolve claims.

Now let's craft a silver bullet to eliminate this one.

Maybe you worked at a doctor's office. You scheduled appointments for patients, collected insurance paperwork, and created files. We could customize and arrange our skills with this silver bullet.

Keyword – Communicate **Accomplishment** – Increased show up rates of patients.

Numbers – Increased show up rates by 25% = \$120.000 in additional revenue.

A lot of goals and objectives for claims departments and managers have to do with expense reduction and avoiding cost "leakage." If we reverse the narrative in this example, we could be better aligned with the hiring manager's needs and perspectives.

When we put these three ingredients together, we get this silver bullet:

 Oversaw and improved communication with patients, decreasing no-show appointments by 25%. This avoided \$120,000 in unnecessary expense and wasted productivity.

The importance of the numbers cannot be overstated. You may feel it's "impossible" to quantify your impact on a company, but it isn't. Guesstimate if you must, but try your hardest to make it accurate.

The importance of the numbers cannot be overstated. You may feel it's "impossible" to quantify your impact on a company, but it isn't.

When you sit down and think about what you've done in your career – I know you've done amazing things – it's time to create silver bullets out of them that will get you your next job and career.

We don't need to create a bullet for everything in the job duties section of the job posting, but we want to

knock out the ones we know we can match up well against.

Arranging your skills under your different work experiences, and skills, with silver bullets that will allow you to create a great advertisement based on what the company is looking for and what you've done in your career.

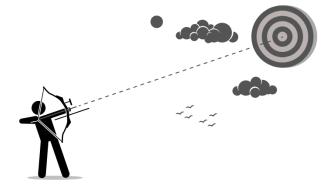
ACTION STEP

Look at your list of common keywords from earlier, and your jobs, education, and skills you wrote out.

Can you connect any of the keywords to any particular job? Can one of your skills be reworded or re-framed to include and match a keyword?

Match as many as possible. Those that are a good match – circle on your paper or bold in your document. We'll invest time into these later.

I – Intentional and Consistent



This is likely the MOST important part of this entire book! You must be intentional and consistent on your resume.

The number one complaint that most hiring managers and recruiters stated was a sloppy or incomplete resume.

You want to make sure your resume is in top notch shape. Making sure all your 'I's are dotted and 'T's are crossed, so to speak. Let's talk about a few things we can do to stay intentional and consistent.

The number one complaint that most hiring managers and recruiters stated was a sloppy or incomplete resume.

Fonts

When working on your resume, use a font that is universal, plain, and easy to read. I personally like the way Arial looks on a resume, but turns out it is considered "old fashioned" by some. Whatever font you choose, make sure you stick to one font throughout your resume and make it a universal and accepted one.

See a list below of fonts we suggest.

- Verdana
- 2. Calibri
- 3. Georgia
- 4. Cambria

Here is a list of fonts we recommend you **do not** use.

- 1. Arial
- Times New Roman
- 3. Courier
- 4. Comic Sans

Remember, this isn't a beauty contest. The goal of the font is to make it easy to read. Also, many computer systems mess up the resume if it isn't an accepted font. Stick to the basics.

Headers

When doing headers, you want to make sure there is a logical progression. The main header, your name, should be bigger than anything else. Using the same size headers across the rest of the resume will make it feel consistent and clean.

Below is the recommendation for the different header sizes. If your resume doesn't fit onto one page, or isn't a full page, then increase or decrease the font size of the section headers and text until it fits properly. We don't want too much space on a resume.

You can adjust all standard text and header text by editing and utilizing the different header and styles of your document. Simply **right click** the header or text that you need to change and then click **Modify** and be sure to click the **Automatically Update** checkbox after making changes before clicking OK.



Example Sizing

Name – 20pt, bold (Heading 1)
Section Headers, – 14pt, bold (Heading 2)
Text – 13pt (Normal)

What you put on the resume is important, but just as important is making sure everything is consistent. If

you make your previous employer bold, do that for all previous employers and educational institutions.

Don't go random on bold, italics, headers, or anything. Everything must be intentional and consistent.

The recruiters are looking for any sign that you are disorganized. Having a messy and confusing resume is an easy way to get thrown away. Don't give them any reason to throw your resume out.

Having a messy and confusing resume is an easy way to get thrown away. Don't give them any reason to throw your resume out.

ACTION STEP

Go ahead and open up your blank document on your computer or download our resume template from MAPath.com/resumeresources. Save your document (even if blank) as **Your Name Resume_Year.docx**. Example Chris Stanley Resume_2020.docx It has begun! Congrats.

M – Make it Perfect



This sounds simple, but it's so hard. Making sure your resume is perfect in every way is a challenge. That is why most people never make it to an interview. They mess something up.

While the last chapter addresses being consistent across your resume or the formatting of your resume, now it's time to dive into the editing and proofreading of your resume.

It is said that recruiters and hiring managers may overlook one mistake. One mistake is viewed as accidental, two is being sloppy, and three is unforgivable.

One mistake is viewed as accidental, two is being sloppy, and three is unforgivable.

Spend time going through and reviewing your resume line by line. Below are a few tips to ensuring your resume is rock solid.

1. Use spellcheck and Grammarly

Grammarly is an online grammar checker. It far exceeds Microsoft Word's spell checker and will help you make sure every word and comma are properly placed. Spelling is even more important than grammar. One misspelling will often disqualify you from a job.

2. Check All Headers

Double check that all of your headings are the same size and font. We need this to be consistent.

3. Check Spacing

Spacing that isn't consistent is wrong. It doesn't take much to make your resume look weird. Stick to simple spacing and again do it the same way all over. Make sure every sentence has the same line spacing.

4. Check for Periods

Don't forget your periods.... PERIOD!

5. Use Present Tense With Current Job

This is an advanced tip. When writing about your current role write in the present tense. Don't write:

"Placed in the top five of sellers in the nation."

Instead write it in the present tense:

"Consistently place in the top five sellers in the nation."

6. Check All Bullet Sizes

One mistake that is easy to make is bullet sizes. Make sure they are all the same size. This goes back to the consistency piece, but CHECK IT.

Naming Your Resume File

When naming your resume file, name it with your name and the year. See my example below.

Chris Stanley Resume _2020_ABC_Insurance.docx

Adding the company name is a good idea if you are following our advice and customizing each resume for each company. I believe it also speaks to how much value you place on the employer you are applying for.

You took the time to create a resume just for them, rather than throwing your generic resume out to 100 companies.

Things Not to Include on Your Resume

We are going to cover EXACTLY what to put on your resume, step by step in the next section of the book, but we've given you a strategy and you may want to put things that we don't mention on there, but to make this resume perfect, remember – less is more.

Many companies are scared of lawsuits or being accused of being partial due to age, sex, religion, race, etc. The resume is an unbiased way to evaluate a candidate. They don't know how old you are (other than creating a narrative in their head of your work history), what you look like, or how you live your life. According to Bryan Falchuk, author of *The Future of* Insurance and former head of claims at an insurance carrier, companies are very concerned about being accused of discrimination. They are going so far to ensure they are not influenced by the details of the applicant, that they are removing the names of the applicants just in case it would clue someone in to their sex, race, etc. They're doing this so that they are focusing on the data within the resume itself. If you do your part and leave out information that could ever be seen as inappropriate, you are helping both the company and yourself. Let them evaluate your

resume and what you can do for their company to land you an interview.

We aren't going to put things like:

An objective

Nobody cares what you want... they care what you can do for them.

Photos

Unless you fall into the rare case of wanting to submit a graphical resume. A picture is a mistake. Bryan Falchuk told us this.

A resume should just be data. We do not want a company to ever have the question come up of whether they may be biased by information that should not be included on the resume. We need to err on the side of caution for the company. Not to mention, the company is going to do their research and will see your picture on LinkedIn or other social media.

Bottom line? No picture!

Graphical Elements

Other than a possible line across the screen we are going straight vanilla formatting.

Tony Cañas informed us of the fact that non-text information on a resume can hurt your ATS scoring and could result in a resume being tossed by the system.

NO FANCY STUFF!

Reference or "References Available on Request" Every employer knows that you'll give references when they need them. Adding that is a waste of space.

Personal information

Don't put anything about being a dad, married, date of birth, gender, sexual orientation, religious beliefs, etc.

Desired Salary

Nobody cares what you want to get paid until they want to hire you, so don't add it.

Social Media

Don't put your social media links on your resume. The hiring company will probably snoop, and that is OK. Let them work for it.

Keywords Section

Some people try to stuff a bunch of relevant keywords into the bottom of a resume to help the ATS pick them. That is the wrong answer. It is wasted space and the person reviewing your resume will likely put you in the "Do Not Interview" pile even if you get through the ATS.

Hobbies or Interests

The company wants to know you are interested in their company, leave off your interest in anything that is unrelated to them.

In the next section of the book we are going to dive deep into creating a resume with you, step by step. We'll try to touch every element that is needed and you'll see us craft a resume and there will be tasks at the end of each chapter for you to complete your resume.

You ready? Let's do this!

ACTION STEP

Before you start following along building a resume with us step by step, I highly recommend you sit down with a clean sheet of paper (if digital is your thing than open a digital document) and write out every accomplishment, impact, or story from your work experience you can remember that would highlight a strength in you or your work history. Remember those bold keywords you matched up earlier? Focus first on

brainstorming stories for these. It will help you build a strong narrative and story of how your life and career experiences have prepared you for being an adjuster. We will use that list when building our resume, so keep it handy!

Set a timer for 30 minutes and brainstorm. Don't worry about keeping it neat, just write out anything that comes to mind. Create a mindmap or even chicken scratch is fine at this point. We also have a narrative template you can download and put your stories into at IAPath.com/resumeresources/.

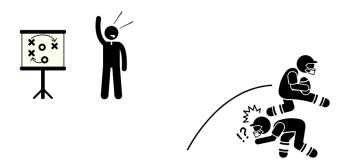
Some possible examples from Chris' background are:

- Story about when shop was going to fire us as vendor
- Starting Colorado market
- Working cat claims
- Travel
- Amica pilot program in Raleigh
- 30,000+ auto estimates written

Your list may look very different, but that's OK. The point here is to come away with lots of potential stories of impacts that we can highlight on your resume.

Set the timer for 30 minutes and brainstorm about your accomplishments, impact, and stories. Starting... now.

Part 3: Playbook



We are ready to put pen to paper, or fingers to keys, to craft a resume that will fight for you getting an interview and keep you out of the rejection pile.

As we get started creating your resume, remember, our goal is to have a one page resume that fills up the ENTIRE page. If you need to adjust the size of the font from something that we suggest, that is fine. I'm going to give you what I am using so you can follow along and be close. Feel free to adjust as needed, but remember to adjust ALL sizes by 2pt until the size is right. Don't just change one header or one group of text, keep it consistent.

Contact Information



Go ahead and open up Microsoft Word (we know many of you may use Google Docs or Apple's Pages, but we'll stick to Word as it is still the most consistently used) and stare down the blank page that is the canvas for your job-winning resume.

Choose Your Font

First off, we need to choose a font. Seems simple, but here is how to do it.

- 1. Go to the top of Microsoft Word and click the "Home Tab."
- 2. Select the drop-down arrow and select the font you desire.



I suggest you use the "Calibri" font, but you can choose any of the following,

- Verdana
- 2. Calibri
- Georgia
- 4. Cambria

Name

Size: 20pt Font: Bold

A blank page is an author's worst nightmare. I can imagine for some job applicants it is also the biggest hurdle. I'll make it easy on you. The first line is going to be your name, type it out.

Chris Stanley

Great job, now we will change the size of your name to 20pt and make it bold. It should already be set on left alignment, but if needed shift it back to left alignment.

Chris Stanley

Address

Size: 10

Font: Normal

Put your city and your state. Make sure you put a comma after the city. Abbreviation is fine for the state. No need for a street or mailing address, just the city and state.

Chris Stanley

Lumberton, NC

If you are applying for a job outside of where you are currently living, I recommend you be straightforward and use your current city and state. You can put "Open to Relocation" next to your current city and state to inform them you are fine with moving.

Email Address

Size: 10

Font: Normal

We are going to follow up our physical address with our email address. Separate the two with a space after your address, then a forward slash, /, followed by another space. The forward slash is the same button as the question mark on the keyboard. From here on out I'll assume when I put "forward slash" you'll add the appropriate spacing on either side of it.

Chris Stanley

Lumberton, NC / Chris@IAPath.com

According to some research, 76% of all resumes are DISCARDED for having an unprofessional email address. Whether that is an exaggeration or not, let's not take any chances. You need to make sure your email is up to par.

First you need to leave your

RockerGirl1985@aol.com where it belongs – in the PAST! We don't want to identify our age with a birth year or with an outdated email provider. We want to present a professional appearance in everything we do, including our email address.

Get an email using a modern provider, meaning AOL, Hotmail, Yahoo, etc. don't make the cut. I recommend getting a GMAIL account. It's free and takes a few minutes to set up, but these are minutes well spent!

According to some research, 76% of all resumes are DISCARDED for having an unprofessional email address. Do something like, ChrisStanley@gmail.com. If your name and year is unavailable, try something like AdjusterChrisStanley.2020@gmail.com.

I did this as I wrote it and I ended up using my middle initial to find an available name.

AdjusterChris.Z.Stanley@gmail.com. (If I can do it, ANYONE CAN! There are tons of Chris Stanleys out there. John Smith, I apologize – you may struggle.)

Phone number

Size: 10

Font: Normal

Add a forward slash after the email address (don't forget the spaces!) and add your phone number.

Chris Stanley

Lumberton, NC / Chris@IAPath.com / 999-888-7777

This should be your cell phone or whatever phone you are easiest to reach at. In this day and age, it is expected that you put a cell phone.

DO NOT put your current work phone number even if that is the easiest place to reach you. Stick to your cell phone and only put one number. Don't waste space by adding a home phone number or a second cell phone.

This leads me to a side note a bit outside of the resume we're building. Please make sure your outgoing voicemail message is appropriate. John has had instances when calling out and has heard, "Hey, you know what to do" or the classic prank of "What...I can't hear you...speak up...just kidding leave a message." A nickel's worth of free advice: this won't help you when someone is trying to decide on whether to give you a chance to interview for their job opening.

Divider

To finish off the contact information we are going to add a divider.

First hold down shift and click enter. This goes down a line, without adding too much space.

There are a few ways to add a divider in Microsoft Word, but the easiest for Chris is to hold down the ____ button. It is located next to the zero key. Hold down shift then click the ___ button until you put a divider across the whole page.

You can also use a series of asterisks then enter and it auto-creates a divider. John does this by holding shift + 8 for about an inch worth of characters, then hit enter...voila!

Chris Stanley

Lumberton, NC / Chris@IAPath.com / 999-888-7777

Congrats! You've finished the contact information and avoided one of the worst pitfalls (an unprofessional email address) in the job-seeking business. Now we will move onto the profile summary section of your adjuster resume.

ACTION STEP

Go ahead and create your document and follow the instructions above to create your contact information section of your resume before proceeding.

Profile Summary



The second section of your resume will be the profile summary. Some people call this section the executive summary, just summary, or profile. You'll call it the profile summary section.

The profile summary is where you pitch yourself in a brief statement about why you are a good fit for the job. This is typically where the scanning recruiter makes a snap judgment as to whether they should even go on to read your professional experience. This is also where the ATS picks up lots of good keywords.

The ATS sees the top of a document as the area where you are putting top priorities. Skills that come first are seen as your top skills and the lower that a skill appears in the resume, the less it is seen as a priority. You can lose a recruiter or hiring manager if you don't do a good job on this section, so make sure you have a good summary.

The profile summary is where you pitch yourself in a brief statement about why you are a good fit for the job.

Remember how we think about a resume, it is an ad about ourselves. This summary section is what marketers and salespeople call an elevator pitch. An elevator pitch is designed to tell someone whether they should be interested in your product during an elevator ride. In this case you are the product!

We want to position ourselves as a good fit for the adjuster job you are applying for. A lot of our "customization" for each job will happen in the profile summary.

Review the job posting you are applying for and determine what keywords from the job description you can safely, accurately, and honestly say you fulfill.

Below are some example words and skills that insurance companies and their hiring managers are typically looking for.

- Investigate
- Negotiation
- Customer Satisfaction
- Customer Service

- Research
- Guidelines
- Decision Making
- Administrative
- Analytical
- Detail Oriented
- Problem Solving
- Conflict Resolution
- Interpreting Policy
- Assessing Damages
- Licensed Adjuster

Remember, look at the job posting and see what they are looking for and try to arrange your skills and experiences to match those requirements. Then include that in your summary.

This is likely the hardest part of the entire resume. If you feel your resume is light on adjuster-specific things you may want to consider taking training, or other steps, to be more appealing. A few examples of things you can complete and then include in your profile summary are:

- Licensed Adjuster (if you have obtained your adjuster license already)
- Proficient in [Estimating Software Program]
- Training & certifications you've completed

For those that may be blazing past this section I want to pause for a second. You will be competing against at least 250 potential job candidates. Ask yourself, "Why should the hiring manager choose me?"

If you don't have a compelling and convincing reason someone should hire you, you should consider obtaining some adjuster-specific training and your adjuster license. Getting your adjuster license is one of the easiest ways to stand out.

Tom Bielicki, Vice President of Training and Development at TheBest, stated that a candidate looking for their first job in Claims gets a "huge bonus" for already having an insurance adjusters license prior to applying.

Now let us look at a job posting together and try to craft a Profile Summary for Chris' resume. Below is a job posting I just found on Indeed for a national insurance company. I highlighted five of these responsibilities or qualifications I want to knock out with my profile summary.

If you don't have a compelling and convincing reason someone should hire you, you should consider obtaining some adjuster-specific training and your adjuster license.

I've highlighted the parts of the responsibilities that I believe I can show I'm a match for with my profile section.

Responsibilities:

- Investigates, determines coverage of loss and adjusts all elements of assigned Property Loss claims.
- Conducts inspections of loss sites, writes appraisals for dwelling repairs and issues payment to policyholders where possible. May work with a network contractor in the appraisal process.
- Explains coverage of loss, assists policyholders with itemization of damages, emergency repairs and additional living arrangements.
- Works with and may coordinate a number of vendor services such as contractors, emergency repair, cleaning services and various replacement services.
- Identifies suspicious losses. Recommends referral to SIU where appropriate and may assist the SIU in their investigation and settling of the claim.

• Field Property Claims Adjuster, Catastrophe will work remotely and travel 75%.

Qualifications:

- Ability to travel 75% of the time.
- Requires working knowledge of claims handling procedures and operations.
- Demonstrated understanding of building construction principles.
- Proven ability to provide exceptional customer service.
- Effective negotiation skills.
- Ability to effectively and independently manage workload while exhibiting good judgment.
- Strong written/oral communication and interpersonal skills. Computer skills with the ability to work with multi-faceted systems and analytical skills.
- The capabilities, skills and knowledge required is normally acquired through Bachelor's Degree or equivalent experience and at least 1 year of directly related experience.
- Ability to obtain proper licensing as required.

The five I highlighted have certain keywords I'm picking out, see them highlighted in the statements below.,

- **Investigates**, determines coverage of loss and adjusts all elements of assigned Property Loss claims.
- Conducts inspections of loss sites, writes appraisals for dwelling repairs and issues payment to policyholders where possible. May work with a network contractor in the appraisal process.

- Works with and may coordinate a number of vendor services such as contractors, emergency repair,
- Field Property Claims Adjuster, **Catastrophe** will work remotely and **travel** 75%.
- Requires working knowledge of claims handling procedures and operations.

With those keywords I'm going to pull out my list of strengths and stories we created in Part 2 to be able to arrange my skills, experience, and stories to these words.

Notice how I highlight the keywords I'm matching so that you can easily see where I've placed them while reading this book. Keep in mind, I WILL NOT have them in bold font on the resume.

"Experienced and licensed claim adjuster that has investigated 20,000+ auto damage claims. Handles inspections of damaged vehicles and writing of estimates on site with exemplary claim-handling practices and customer service. Has traveled for catastrophic claims and has overseen coordination of the repair of hail damaged vehicles with various paintless dent repair vendors and body shops."

Those are words I would likely NEVER write under normal circumstances. I took my personal list and arranged the skills, experience, and stories to match the keywords. Those are words I would likely NEVER write under normal circumstances. I took my personal list and arranged the skills, experience, and stories to match the keywords.

Also, you may be thinking, "Chris you have tons of experience, that makes it easy for you."

We anticipated you may say that, so we wrote reasons why your prior job prepares your for adjusting. We include ten jobs based on common jobs that do NOT have any direct claims experience to help get your mind jumpstarted.

You can download our examples and other great bonuses, including examples resumes by heading to IAPath.com/resumeresources.

Now let's add the profile summary to our resume.

Profile Summary Header

Size: 11 (ALL CAPS)

Font: Bold

Profile Summary Text

Size: 11

Font: Normal

Chris Stanley

Lumberton, NC / Chris@IAPath.com / 999-888-7777

PROFILE SUMMARY

Experienced and licensed claim adjuster that has investigated 20,000+ auto damage claims. Handles inspections of damaged vehicles and writing of estimates on site with exemplary claim-handling practices and customer service. Has traveled for catastrophic claims and has overseen coordination of the repair of hail damaged vehicles with various paintless dent repair vendors and body shops.

ACTION STEP

Now it's your turn to put your skills, experience, and stories into a dynamite profile summary.

Professional Experience



Here is where you can put your life's work on paper. Normally this is the most boring part of the entire document, but not for us. We are going to make it sizzle!

Keep in mind all this work has an end goal, you want to be a claims adjuster and this resume's job is to get your interview. If you craft this resume right you may have to adjust your profile summary somewhat for each application, but the core of the resume will be solid and ready for any adjuster role.

Once you hook a recruiter or hiring manager with your profile summary (or don't lose them with your email address) they'll be scrutinizing this section the most out of all the sections.

When inputting your experience, you need to make sure your language is exciting and not boring. Most people make fun of the "ShamWow" guy and other infomercial personalities, but there is a reason they are acting so energetic. It gets your attention. You obviously can't jump up and down and raise your voice to get their attention on a resume – you must use words.

The goal of your resume, remember, is to be an advertisement and the louder and more energetic you can be with your words the more likely someone will pay attention. Now, you don't just put powerful words that don't mean anything. You need to stick to your keywords, skills, experiences, and stories whenever possible.

Professional Experience Header

Size: 11 (ALL CAPS)

Font: Bold

Remember consistency, this header should match all previous headers and the future ones SO USE ALL CAPS! Keep it simple so we don't mess it up!

Place of Employment

Size: 10
Font: Bold

We'll start in reverse chronological order, meaning your current or last job, and work backwards in time. The most recent places of employment are likely what the person hiring is going to zero in on, so give it to them in the order they want to read it in.

Bold ONLY the company name, add a dash and then add the city and state the company or job was located in. If you are abbreviating states (which I recommend) make sure you stay consistent and abbreviate them here. (see my example below)

PROFESSIONAL EXPERIENCE IA Path – Lumberton, NC

Dates of Employment

Size: 10 Font: Bold

You want to make sure that when you put dates of employment it is as accurate as possible to the time frames you worked the job. If needed, call HR of an old job to confirm the month and year.

You don't want someone following up on your resume to find out that you misrepresented when you worked. It also looks sloppy if they find out or notice.

Type in the dates as the month spelled out then the year, followed by a dash, and the month and year when it ended. If it is your current job, put the word "Present" as your finished date.

Once you add the months and year we want to get them to the right-hand side of the page. We accomplish this by putting your cursor in front of the months and dates and hitting tab until they are all the way on the right-hand side of the page.

(EXAMPLE)

PROFILE SUMMARY

Experienced and licensed claim adjuster that has investigated 20,000+ auto damage claims with Audatex and CCC One estimating systems. Handles inspections of damaged vehicles and writing of estimates on site with exemplary claim handling practices and customer service. Has traveled for catastrophic claims and has overseen coordination of the repair of hail damaged vehicles with various vendors.

Position Held or Role

Size: 10 Font: Italic

Underneath the company you worked for you'll need to list the position(s) you held. We are going to use italics to make it look different than the company name or the standard text.

(EXAMPLE)

PROFESSIONAL EXPERIENCE

IA Path – Lumberton, NC

October 2016 - Present

Bullets & Job Accomplishments

Size: 10

Font: Normal

Create a list of bullets under the job. Jobs that you've held in the last five years can have up to five bullets beneath them. For anything longer than five years ago, one to three bullets is fine. For jobs that you held ten years ago or longer, don't use more than one bullet. If longer than fifteen years ago don't list the job at all unless it's relevant to the role you are applying for.

If you've only had one or two positions feel free to use more bullets than five, that is just a general rule.

These bullets should not be paragraphs or listings of your responsibilities. The bullets should be accomplishments or results that are measurable and quantifiable impacts to your previous or current employer.

As an example, I could say something vague like:

"Built a leading online adjuster training school"

The bullets should be accomplishments or results that are measurable and quantifiable impacts to your previous or current employer.

The problem is that it doesn't list anything measurable or quantifiable. You need to use numbers, percentages, dollar amounts etc. Remember the silver bullet recipe.

Keyword – Find the keyword you can take out with a bullet point.

Impact – What impact on a company or accomplishment can you use to prove this bullet?

Numbers – Quantify your impact or accomplishment with numbers! What result did the company you work for receive?

A better way to word my previous statement is:

"Grew sales of our online training academy by 200% for 3 years in a row."

Do you see how, when it's measurable, someone can understand the growth? Then, it is no longer ambiguous.

You can do this with ANYTHING. A vague statement about integrity doesn't help an insurance company quantify your impact on your previous employer, but saying:

"Reduced shrinkage (lost product) by 50% saving the company \$100,000 annually."

That makes a stronger statement about your integrity and benefit to the organization you worked for than a vague accolade about integrity.

Don't put pronouns in front of your statements, such as, "I grew sales..." That is redundant, unnecessary and a waste of space.

Don't forget about keywords and arranging your skills. This is another great place to showcase to the hiring manager that you are exactly what the company is looking for, but don't shy away from great accomplishments just because it doesn't directly correlate to the current job.

Showing that you have a positive impact on your previous employers is the goal, relating it to the job you are applying for is a bonus (but one you should work VERY hard to do!) Remember, hiring managers are creating narratives in their head about what your career has been like. What story are you telling them with your experience and bullets?

What story are you telling them with your experience and bullets?

Here is an example work history and bullets so you can see what this section should look like when you are finished.

(EXAMPLE)

PROFESSIONAL EXPERIENCE

IA Path – Lumberton, NC October 2016 - Present Founder & CEO (October 2016 – Present)

- Grew sales of online adjuster training school by 200% for 3 years in a row.
- Authored 6 best-selling books on insurance adjusting selling over 3000 copies.
- Created a virtual adjuster mentorship that helped new adjusters be 4x more likely to succeed.
- Hosted the Insurance Adjuster Podcast for 175 episodes and grew the audience to 2000 listens a month.
- Led the creation of a recruitment partnership with 20+ adjusting and appraising firms that waived their experience requirement when students completed our online mentorship program saving the students 3 years on average.

Multiple Roles at One Company

Size: 10 Font: Italic

When you have worked multiple roles at a single company, you'll need to add each as a new position underneath the bullets of the position listed previously.

Make sure you keep everything consistent and in chronological order. It is also a good idea to put the dates you worked each role for the company (next to the job title) and give separate bullets for each role.

See my example below of how I added dates to my current role and to the role I fulfilled previously.

(EXAMPLE)

PROFESSIONAL EXPERIENCE

IA Path - Lumberton, NC

October 2016 - Present

Founder & CEO (October 2016 – Present)

- Grew sales of online adjuster training school by 200% for 3 years in a row.
- Authored 6 best-selling books on insurance adjusting selling over 3000 copies.
- Created a virtual adjuster mentorship that helped new adjusters be 4x more likely to succeed.
- Hosted the Insurance Adjuster Podcast for 175 episodes and grew the audience to 2000 listens a month.
- Led the creation of a recruitment partnership with 20+ adjusting and appraising firms that waived their experience requirement when students completed our online mentorship program saving the students 3 years on average.

Auto Damage Instructor (February 2017 – July 2020)

- Produced online learning videos for auto damage appraisers that reduced rejection of files by 50%.
- Taught 1200+ adjusters on CCC One & Audatex Software increasing students speed by 2x.
- Developed a process of inspection for new students that increased accuracy of their estimate by 150% which saved the insurance companies \$500 in overwrites per estimate.
- Facilitated recruitment of 200 students for independent appraisal and adjusting firms 10x above any other auto damage training school.

Make sure that the bullets are most impactful with the most recent and current role. More important than the number of bullets is that you focus on your accomplishments in your current or recent role.

How to Add Various Companies Under One Position

As an independent adjuster and auto damage appraiser Chris had to work for many different companies at the same time. Instead of creating a new company and role for each, we are going to add the title and role that applies to his own company and then list the various other companies he worked with and the dates he worked with them.

If you have done contract work you can do the same or something similar. Just remember to keep everything consistent. Whatever you do for one you MUST do it the same across the board.

Bantam Claims - Fayetteville, NC

June 2008 - September 2016

Independent Auto Damage Appraiser; SCA Appraisals (June 2013 – March 2014)

- Maintained under a 3.0 day cycle time on claims within a 200 mile radius
- Wrote auto damage estimates with Audatex and utilized alternative parts 75% of the time.

Catastrophic Insurance Adjuster; PARS (February 2012 – June 2013)

- Oversaw repairs as a project manager of a paintless dent repair facility where I
 implemented process that sped up delivery of the vehicles by 33%.
- Inspected hail damaged vehicles and wrote estimates every 30 minutes utilizing the CCC One estimating software.

Independent Auto Damage Appraiser; Network Claims Solutions (March 2011 - February 2012)

- Was lead appraiser for a pilot program with <u>Amica</u> Insurance in Raleigh, NC and maintained under a 2.0 cycle time on claims which resulted in the pilot program being expanded.
- Wrote estimates on site with the CCC One estimating software at the inspection site resulting in an improvement of cycle time by 6 hours.

You don't have to list every contract job you ever did; you could list your company name, years, and accomplishments all without listing the companies and contracts.

It is up to you which you do and what you decide may depend on the space you have to work with.

With the resume we are doing, we are running out of space and may need to condense Chris' time running Bantams Claims and eliminate all the different contract work he did and put it under one heading.

Bantam Claims – Raeford, NC **June 2008 – September 2016** *Independent Auto Damage Appraiser*

 Maintained under a 3.0 day cycle time on claims within a 200 mile radius

Working Gaps

Many people are worried about having gaps in their work history. If presented properly, and the gap was for a good reason, listing it as professional experience may be a positive, rather than a negative. Remember, we want to control our story rather than an HR rep or hiring manager trying to create our story for us. If we get in front of it and tell our story, it leaves little to be interpreted (read: misunderstood).

If you have taken time to care for a loved one, took a year to do traveling, or went back to school full time you may want to add it onto your work history, if you have the space.

Once again, the person hiring you likely doesn't care as much about a work gap ten years ago versus you not working for the last year.

Each situation is different and only you can determine if you need to present it on your resume. If you are having trouble deciding whether to add a work gap explanation to your resume or not, it may come down to deciding if you have enough space.

If you are having trouble filling out the page and have a work gap, putting an explanation may make sense. If you can't fit your most important achievement onto the page your work gap may not be needed.

If you decide it needs to be on there make sure it looks like it belongs and use the same formatting we've been using for professional experience.

Family Care – Colorado Springs, Co June 2014 - July 2016
Personal Care Worker

• Became primary caretaker of my terminally ill grandmother.

Notice how I still used the bullet to describe the benefit that was brought to the family by taking care of

a family member. If something like that ended up being on your resume, I don't think anyone is going to mind and it may help.

Chris' mom was a stay-at-home mom until he graduated, but she also homeschooled him and his siblings. Instead of calling herself unemployed she could list herself as a teacher, along with accomplishments and things she did while teaching them.

Looking at your professional experience and arranging it in a way that presents your true skills and accomplishments is difficult, but the key is to start. It doesn't have to be perfect at first.

ACTION STEP

Write out every position and 3-5 bullets per job and position you held. Don't worry about arranging and crafting it yet. Identify the key accomplishments and skills you utilized. Then go back through and arrange it in a way that uses quantifiable and measurable results, using the silver bullet recipe, so they show the benefits the company enjoyed by having you on staff. You can find our Silver Bullet Recipe Excel Template at IAPath.com/resumeresources.

Education



We've arrived at the last mandatory section of the resume: education. You should always put your education at the bottom of your resume. This is the standard place to put it.

For those that have multiple degrees this section is harder than someone who only has a high school degree.

We'll look at the common situations and how you can handle putting your education on your resume.

Education Header

Size: 11 Font: Bold

Just keep it straight forward and use the word, "Education" for the header. Don't choose now to get cute on your resume. Keep it simple for the ATS, recruiter, and hiring manager to find.

Hi-Tech PDR – Colorado Springs, Co June 2014 – July 2016

Regional Operations Manager

- Oversaw repairs of 100 technicians and 100 shops resulting in \$5 million dollar in repairs in the first full year of service in the Colorado market.
- Worked with insurance carriers and vendors to provide catastrophic drive in's to reduce inspection times to 30 minutes verses the standard 45 minute inspection time.

Bantam Claims – Raeford, NC June 2008 – September 2016 Independent Auto Damage Appraiser

 Maintained under a 3.0 day cycle time on claims within a 200 mile radius

EDUCATION

School Title

Size: 10 Font: Bold

Add the educational establishment as bold followed by a dash and then the city and state where the school is located. Do not bold the city and state.

Graduation Date (optional)

Size: 10 Font: Bold If you are concerned about your age it is OK to skip the date on the graduation. It is illegal for companies to pass on a candidate due to age, but impressions are made regardless. If you are concerned about your age, leave the date of graduation off.

The date of graduation is particularly useful for recruiters and hiring managers to piece together your education and professional experience journey.

If you decide to add the graduation date, type out the word "Graduated" then add the month and year you completed your schooling or degree. Make sure you align this all the way to the right. We want it to be perfectly aligned with all the other dates we've put for our professional experience.

EDUCATION

Shiloh Christian Academy - Raeford, NC Graduated May 2003

Degree Size: 10

Font: Italic

Put your degree or level of education attained underneath the school in italics.

EDUCATION

Shiloh Christian Academy – Raeford, NC Graduated May 2003 High School Diploma If you started a degree but never finished, you can list the degree you are or were pursuing.

If you are actively still pursuing the degree, in the date section put when you expect to complete it using the language, "Expected Graduation May 2021."

If you are no longer pursuing your degree, but you completed a good chunk of credits you may want to add those credit hours and any courses that are relevant to the job you are applying for as bullet points.

- 22 Credits Towards [Insert Degree]
- Relevant Coursework [Insert Relevant Courses]

List multiple degrees and the colleges you received them from in the same manner we listed separate jobs. If running out of space it is acceptable to handle formatting like this.

EDUCATION

High School Diploma Shiloh Christian Academy – Raeford, NC 2003

For First Jobs Out of College

If you have had very little professional experience and you are coming straight out of college and looking for your first job, you may consider moving your education to the TOP of your resume.

Also, if it's been fewer than five years since graduation you can talk about honors, accomplishments, rewards, etc. that you received during your education, but if it's been longer than five years the person hiring you isn't likely interested in your college accomplishments.

ACTION STEP

Write down your education history.

Once that is complete, it's time to view your resume as a whole. Is it too long? Too short? Can you simply adjust your font size a little to make it fit perfectly on one page or do you need to go chopping and deleting words and bullet points?

Make sure your resume fits perfectly on one page and has the most important information on it. Delete or resize to make it a full one page, no more, no less.

Frequently Asked Questions About Resumes



Should I include an objective?

No. The applicant tracking system (ATS), or recruiter scanning your resume aren't looking for what you want out of life. They are looking for a qualified recruit. Don't waste space on your resume or their time by adding an objective.

Should I include a cover letter?

I wish it was a simple "no", but it isn't. One of the ten recruiters and hiring managers we talked to, Bryan Jackson of Polikov Recruitment Solutions, discussed the importance of a cover letter. He believes it is a great tool if you have potential hiccups in your resume such as work gaps, inconsistent job history, or a huge jump from one type of career to adjusting. He mentioned you can control the narrative and how people look at you a little bit better with a cover letter.

He also mentioned that for 90% of people a cover letter doesn't make sense.

Most ATS systems don't care or take into account the cover letter, but if you are nervous you won't be taken seriously for any of the reasons listed above, a cover letter may be right for you, but we don't believe it's mandatory or should be used by everyone.

Should I list my hobbies?

No. The company may not care what you do in your off time, if they are interested in your hobbies, they will ask that in your interview. Plus, space is a premium on your resume. Don't use it for hobbies.

Should I list volunteer work?

During our interviews with managers a few said they loved to see volunteering and being a part of the community on a resume. If you do volunteer work for an organization or church it may be worth arranging your resume to list it. You'd list volunteering below Professional Experience and above the Education section. The Education section should be last.

What if I lack relevant professional experience?

The insurance industry is very open to people from other career fields. Many hiring managers and recruiters told us story after story of someone coming from another field and being an AWESOME adjuster. Learning to realize the skills you have and how to

arrange them to fit the job is the name of the game when it comes to a resume.

What if I haven't worked for years?

The reason WHY you haven't worked for years is far more important than that fact by itself. If you've been a stay-at-home mom, or homeschooling kids like Chris' mom you have skills that are valuable. You'll need to arrange them to match the job. A cover letter may be correct for you if this situation applies.

Also, adding related training and certifications can be a great way to get an insurance company or independent adjusting or appraisal firm to give you an opportunity.

Should I hire someone to write my resume?

If you are having trouble arranging your skills and experience to the adjusting jobs you are reviewing, hiring someone may make sense. Paying someone \$200 to customize your resume and arrange your skills could help you land the job you want. Once you have one completed, you can easily tweak the keywords to match the different job postings you are applying for. In fact, one of the hiring managers we spoke to keeps his resume as a living document and each year has a resume writer update it. They state it is well worth the few hundred-dollar investment.

One benefit to creating your own resume is that you discover and can better communicate your story to the potential hiring managers.

Can I do a graphical resume?

This is a roll of the dice. My gut and research tells me NO. Although I personally love the flare of a graphical resume, most insurance companies and hiring firms dislike them. When we asked hiring managers about graphical resumes their reaction was like we had tried to poison them.

I don't think it is worth the risk unless you've submitted a traditional resume and been ignored. A graphical resume may get the attention of somebody or just get you thrown straight into the garbage. I'd caution you against it.

The ATS can't read graphical resumes and will likely throw you in the garbage. See comment from Tony Cañas' earlier in the book stating it can hurt your ATS score to have graphics on your resume.

What about digital portfolios?

We had a few managers mention these and they like them as a second page to the resume. For 99% of people just stick to a one-page traditional resume.

What is the best way to make my resume more impressive?

Nothing beats having related experience and to be already working claims, but the next best thing is industry-specific training. If you are looking to beef up your resume take the initiative and get your adjuster license, take an estimating software course, or get industry certifications. If you need help in this arena check out our book, *Insurance Company Adjuster's Playbook*. Inside of that book we map out exactly how ANYONE can take the steps to get a job at an insurance company. We give exact recommendations and strategies you can take to land the job.

Next Steps



Thank you so much for reading the *Adjuster's Resume Playbook*! Both John and I are thrilled you took hours of your time to read this book. We know that being judged from a piece of paper is an intimidating thought and we hope we empowered you to create an awesome resume so you can land your dream adjusting job. Now it is up to you to go and apply for jobs!

If you are looking for more help in getting started in your adjusting career. We'd recommend that you check out Chris & John's other book the *Insurance Company Adjuster's Playbook* if you are interested in working for an insurance company. If interested in becoming an independent adjuster that owns your own business, you should check out Chris' book the *Independent Adjuster's Playbook*.

Both of these books are step by step career guides to the different ways to break into the adjusting industry. Just like you are being judged by your resume, this book is being judged based on how many reviews it has on Amazon. If you could take a moment and leave a review so others know if this is worth their time, that would be amazing. Just a sentence or two is perfect. You can head to IAPath.com/resumereview which will redirect you to Amazon or just head to Amazon directly.

Thanks for making us part of your amazing adjusting journey.

Keep walking your path and claiming your life!

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