

Maribeth Danko

Profile

With over 25 years of commercial and residential claims handling experience, Maribeth Danko's career has focused on all aspects of insurance claims, including investigations, complex coverage matters, property damage assessments, consultations on estimate reviews, subrogation actions, and expert witness services. Ms. Danko provides Expert Witness and consulting services based on expertise in commercial and residential property claims, as well as vehicle damage, inland marine, and aviation damage claims. As a successful manager for insurance companies for more than a decade, she acquired extensive knowledge of best practices and effective claim department procedures. She has either directly written or reviewed hundreds of building damage estimates and consults on estimate reviews and bid comparisons. Having prepared or reviewed thousands of contents damage inventories, Ms. Danko has expertise in contents inventory evaluation, and has provided expert reviews and consults in this area. Ms. Danko holds an active California Independent Insurance Adjuster License, as well as a Private Investigator's license. Ms. Danko has been deposed as the person most knowledgeable on over 15 claims cases, has been designated and deposed as an Expert Witness, and has testified at trial.

Education

Master's degree, Washington University in St. Louis, School of Law.
Master of Legal Studies (MLS) with Certificate/specialty in Regulatory Compliance.

Bachelor of Science, *magna cum laude*, Loyola University Chicago, Chicago, IL
Alpha Sigma Nu – National Honor Society, Loyola University Chicago Chapter

Credentials

California Department of Insurance, Insurance Adjuster License #2D72568
Qualified Manager, SeaCliff Claims Group LLC

California Department of Insurance, Resident Insurance Adjuster License #2D72553

Bureau of Security and Investigative Services, Private Investigator License #26511

Certifications:

Regulatory Compliance, Washington University in St. Louis, School of Law
California Fair Claims Settlement Practices
GAB Basic Casualty School (Auto, Home, and Liability claims evaluation)
California Evaluation of Earthquake Damage
Vale National Residential Building Damage Estimating
ARM 1 – Essentials of Risk Management

Experience

Founder/Managing Director, SeaCliff Claims Group LLC, Long Beach, CA 2002-Present

Licensed Independent Adjusting firm specializing in commercial and residential property claims.

Property Claim Manager, Golden Eagle/Liberty Mutual Insurance, Orange, CA 2001-2002

Managed a staff of Large Loss and property claim adjusters covering territories across California.

Property Unit Manager, 21st Century Insurance, Brea, CA 1990-2001

Managed a staff of 25 in two offices serving Southern California for residential property claims. Staff included 3 Supervisors, 4 Large Loss adjusters, and 18 inside/field adjusters.

Senior Claim Representative, Crum & Forster Personal Insurance, Brea, CA 1986-1990

Multi-Line claim adjuster for auto, home, liability, and subrogation claims.

Technical Skills

Xactimate	Building & Contents estimating software system
XactAnalysis	Claim Management system
Simsol	Building estimating software system

Memberships

Forensic Expert Witness Association – *full member*
Claims and Litigation Management Alliance
Orange County Women Lawyers Association – *Non-attorney member*
Orange County Bar Association (Insurance Law Section) – *Non-attorney member*
California Women Lawyers Association – *Non-attorney member*