

Tom Carstens is Director of Property, Vice President, at Crawford & Company where he is involved with several operational matters including technical review, education, audit, personnel and client development.

He has over 40 years of experience handling property field assignments, oversight of national property staff, Global Technical Services leadership, to catastrophe response management from Hurricane Andrew to WTC to Katrina.

Tom's educational background includes a Bachelor's of Science in Finance, from University of Illinois with focus on insurance and risk management. He holds a CPCU designation and has spoken at University insurance classes and industry events. He has also worked with clients on development of procedures manual for handling daily claims, catastrophic losses and public assistance.

He has served as coverage expert for mediation of large complex loss involving several insurers, performed audits for major commercial carriers, oversight of alternative dispute resolution program, and assisted in development of industry applications work product.