

**William J. Rayburn**

**General Adjuster**

**Jay@thepperfectclaim.com | (409) 781-0270**

### **Professional Summary**

Experienced and credentialed General Adjuster with a strong background in residential, commercial, governmental, educational, and multi-family property claims. With over 5,000 claims handled and more than 500 appraisal panel participations since 2023, I bring expertise in complex coverage analysis, high-exposure evaluations, settlement negotiations, and litigation support. A former board member of the Texas Independent Insurance Adjuster Association (TIIAA), I'm currently licensed in multiple states and have a proven track record in leadership, training, and claims management.

### **Professional Experience**

Perfect Claim, Inc. – General Adjuster / Appraiser / Umpire

May 2023 – Present

- Deliver appraisal and expert services for insurers, attorneys, contractors, and policyholders.
- Conduct on-site inspections, determine causation, and calculate reconstruction/remodeling costs.
- Provide construction consulting, expert testimony, and mediation support.

Crawford & Company – General Adjuster, Texas/Oklahoma Region

May 2022 – May 2023

- Managed high-exposure residential and commercial property claims across TX, OK, MO, and AR.
- Led complex investigations and settlements for a range of peril-related losses.

Pharos Claims Services – Lighthouse Insurance – Field Adjuster

March 2019 – May 2022

- Handled 455 first-party residential claims in 2021 with top-tier efficiency:
  - Average contact: 0.67 days
  - Inspection: 3.28 days
  - Estimate return: 5.58 days

BCA, Inc. – Field Claims Manager / Senior General Adjuster / QA

March 2012 – March 2019

- Supervised adjusters across Texas and managed complex property and liability losses up to \$250,000.
- Conducted QA audits, field training, and expert testimony.
- Managed CAT operations for Hurricane Matthew and handled \$24M in municipal claims post-Harvey.

Farmers Insurance Exchange

Special Claims Adjuster (Jan 2009 – Mar 2012)

- Handled major fire and CAT losses statewide as part of Texas Advanced Property team.
- Trained new hires and provided settlement authority and expert Xactimate support.

Senior Claims Adjuster (Mar 2006 – Jan 2009)

- Adjusted personal lines property claims in Houston and mentored new adjusters.

## **Education & Certifications**

Texas A&M University – B.S. in Business, Corps of Cadets (2001–2005)

Professional Training & Certifications:

- Vale National Training Centers – Property & Casualty Adjusting (2006)
- Xactimate 24 Training Course (2006)
- TWIA/TFPA Residential Adjuster Certification (2017)
- NFIP Flood Seminar (2018)
- 200+ Hours of CE Approved by TDI (2006–2024)
- Property Technical Certification (PTC1), The Institutes (2021)
- Commercial Property Loss Adjusting, Crawford & Company (2023)
- IAUA Certified Appraiser (Membership Pending – 2025)

## **Licenses**

Active through 10/31/2026:

- Texas: Lic. #1393245 & #2992126
- Louisiana

- Georgia
- Florida