

Joseph Sabbagh

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CERTIFICATIONS & EDUCATION:

Insurance Umpire Certification

Windstorm Insurance Network, February 2008

National Flood Insurance Program Certification Course Training

Windstorm Insurance Network, February 2008

Public Adjuster License, All Lines- Florida, New York, New Jersey, Virginia

FL Licensure- 2006; NJ Licensure- 2012; NY Licensure- 2013; VA-2016

University of Central Florida, Division of Continuing Education

Accredited Claims Adjuster, May 2006

CONTINUING EDUCATION:

NFIP Recertification Course; 3/13

FAPIA Conferences; 1/08, 6/08, 1/09, 6/09, 6/10, 1/11, 7/11, 6/12, 11/12, 5/14, 5/15, 11/16

Windstorm Insurance Network Conferences; 1/08, 1/09, 1/10, 1/11, 1/12, 5/14

Fact and Expert Witness; Rosenbaum, Mollengarden PLLC. 10/11

Ultimate Roofing Seminar for PA's; Merlin Law Group, 5/11

Ethical Issues in Presenting Claims; Merlin Law Group, 5/11

Air Duct and A/C Restoration; Dry Concepts Cleaning and Restoration Experts, 3/11

Fine Art Claims for Adjusters; Dry Concepts Cleaning and Restoration Experts, 8/08

Oriental Rugs: Identification and Valuation; Dry Concepts Cleaning and Restoration Experts, 9/07

Fine Art Claims; Dry Concepts Cleaning and Restoration Experts, 7/07

Water Damage Restoration; Dry Concepts Cleaning and Restoration Experts, 5/07

SPEAKING ENGAGEMENTS:

BankUnited- Regarding HOA/CONDO insurance policies; 100+ ppl, Ft. Lauderdale, FL 2008

Business Network International Miami Beach- on how to understand Insurance policies 2009 75+ppl

Smooth Sailing Navigating the Mortgage Company at FAPIA Conference 2015 400+ppl

Sandy Flood Seminar FEMA Underpayment on Insurance Claims 2015 100+ppl

PROFESSIONAL MEMBERSHIPS:

Florida Association of Public Insurance Adjusters (FAPIA); Ethics Committee and Education Committee Member

Windstorm Insurance Network; Member

American Association of Public Insurance Adjusters (AAPIA); Member

EMPLOYMENT:

Maximum Insurance Adjusters, Inc. Miami, FL

December 2006 - present

President; Public Adjusting Firm

- ✧ President of full-service public adjusting firm representing property-owners throughout Florida, New York and New Jersey.
- ✧ Provide clients with full insurance claim recovery services, handling the claim from start to finish.
- ✧ Work closely with Servicers and Lenders of loans on properties with open insurance claims.
- ✧ Provide clients and Insurers with complex analysis of property damage and remediation, as well as insurance policy coverage.
- ✧ Mentoring and training of team of Public Adjusters and Public Adjuster Apprentices.
- ✧ Oversight and development of Marketing, Development, and Finance departments.
- ✧ Supervision and coordination of all employees, contractors, specialists, and out-sourcing.

Homeowners Insurance Adjusters, Inc; Hollywood, FL

May 2006 – December 2006

Public Adjuster; Public Adjusting Firm

- ✧ Assessed property damage to homeowner and commercial property claims.
- ✧ Met with clients, explained claims process, negotiated terms of contract.
- ✧ Wrote Estimates, adjusted claim, and negotiated settlements.
- ✧ Trained new Public Adjusters on Estimate writing and scoping property damage.
- ✧ Provided pictures, invoices, and supplemental documentation on claims.
- ✧ Responsible for personal and company Marketing initiatives and materials.

Homeowners Insurance Adjusters, Inc; Hollywood, FL

November 2005 – May 2006

Business Development Consultant; Public Adjusting Firm

- ✧ Developed insurance claim filing and expediting system.
- ✧ Interviewed, trained, and supervised all office staff.
- ✧ Developed and implemented all Marketing initiatives and marketing materials.
- ✧ Worked with local newspapers and circulars on articles and press releases to publicize HIA services.
- ✧ Created office procedures and protocols for coordinating PA's and customer service.

Capital Commercial Real Estate Group; Miami, FL

January 2005 – September 2005

Administrative Assistant; Real Estate Firm

- ✧ Assisted clients, answered phones, scheduled meetings, managed client information
- ✧ Coordinated Realtor schedules and Researched properties

GFI Capital Resources Group; Miami, FL

April 2004 – January 2005

Property Acquisition Researcher; Lending and Property Acquisitions Firm

- ✧ Researched commercial properties for purchase by GFI.
- ✧ Presented large commercial property owners with sale opportunities with GFI.

Jamaica Network Access Point (JNAP); Miami, FL

March 2003 – August 2005

Personal Assistant to Dean Panton (President); Tele-Communications Company

- ✧ Scheduled Mr. Panton's meetings, made hotel and rental arrangements, coordinated flight schedules.
- ✧ Flew between Florida and Jamaica to coordinate Mr. Panton's needs and scheduling.
- ✧ Supervised and coordinated up-keep and maintenance of all Mr. Panton's personal property in Miami and Ft. Lauderdale.

Fuel Night Club; Miami, FL 2002 - 2003
Promotions Supervisor; Night Club
✧ Coordinated and supervised all promotions and promotional materials for night club.
✧ Worked closely with night club owners and investors and coordinated large-scale events.
✧ Supervised staff of 20-30 Promoters.

Shine Promotions/JP Productions; Miami, FL and New York City, NY 1999 - 2002
President; Promotions Company
✧ Property scouting, development, and management services for night life and entertainment industry.
✧ Provided promotional services, materials, and event coordination for various well-known clubs in New York City, Miami, and Las Vegas.
✧ Supervised and managed a team of 20-30 Promoters.
✧ Oversight of all promotional events and services.

Concord Plaza Catering Hall; Brooklyn, NY 1999 - 2000
General Manager
✧ Supervised Catering Hall functions and catering services
✧ Managed 50-100 waiters and busboys
✧ Wedding party liaison and coordinator

Round the Clock Coffee; Brooklyn, NY 1994 - 1996
President; Coffee Import and Wholesale
✧ Imported coffee from international brokers serving Latin America, Africa, and Asia.
✧ Provided wholesale coffee to cafes and restaurants throughout the New York City area.

Additional Experiences: International business development and Investment property acquisitions and management.