

# Joseph M. Junfola, CPCU

## Insurance Claim Consultant

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## JUNFOLA CLAIM CONSULTING

<https://cdclaimresourceblog.com/>

<https://www.aaimco.com/member/joseph-m-junfola-cpcu-rplu-scla-arm-are-aic-m-au-asi-ais-aida/>

<https://www.policyfind.com/about/#team>

<https://www.linkedin.com/in/junfola>

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## OVERVIEW

Formed in 2019, with offices in Norwood, PA and Cape May, NJ, Junfola Claim Consulting provides the following insurance consulting services:

Coverage and Claim Analysis

Litigation Support

Attendance: mediations, settlement conferences, carrier (allocation) meetings, trial monitoring

Webinars/Workshops

Policy Language Review

Research

My insurance claim career spans 43+ years, all of which have been spent managing, directly or in a supervisory capacity, commercial and personal lines insurance claims. For the last 29 years, I have specialized in commercial long-term exposure, or continuous property damage, bodily injury, and personal injury claims on a national basis, primarily, but not exclusively, involving construction defect, environmental, toxic tort, and product liability, and design professional liability claims. I frequently

collaborate with underwriting professionals to draft and redraft policy language. My experience also includes construction accident claims, particularly third-party-over actions in New York.

During the first 14+ years of my career, I supervised personal lines claims, both on a primary and umbrella basis, in the State of New Jersey. It was during this time, in the early 1990s, that I qualified as an expert in the evaluation of automobile bodily injury claims in Federal Court. On behalf of the U.S., I testified as an expert in Newark Federal Court in two related automobile insurance fraud prosecutions of a fraud ring that included a physician, three attorneys, and their respective office staffs.

I am a staunch proponent of lifetime professional development as evidenced by my participation in formal programs as well as by my creation and delivery of webinars and workshops.

Effective September 2020, I joined the Academy of Insurance as an instructor,  
<https://www.ijacademy.com/>.

Effective April 2021, I joined the adjunct faculty at Borough of Manhattan Community College – CUNY, Business Management Department, and teach Principles of Risk Management and Insurance and Property and Liability Insurance Principles.

Effective May 2021, I affiliated with PolicyFind Insurance Archeology Services,  
<https://www.policyfind.com/>.

I am licensed in Florida and Louisiana.

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## Experience

2019 – present Junfola Claim Consulting  
Insurance Claim Consultant

2020 – present Academy of Insurance  
Instructor

2021 – present Borough of Manhattan Community College – CUNY, Business  
Management Department  
Adjunct Lecturer

2021 – present PolicyFind Insurance Archeology Services  
(Independent) Insurance Analyst

1993 – 2019 Admiral Insurance Group, New Jersey  
Assistant Secretary, Claims

Managed commercial long-term exposure and continuous damage/injury claims, and professional liability claims with strong emphasis on construction defect, architects and engineers, product defects, toxic tort, environmental, and personal/advertising injury on a primary and excess basis. Also handled construction accident claims.

Created and maintained an extensive Body of Knowledge (“BOK”) database, recognized, companywide, as an invaluable resource for both claims and underwriting. Developed over a 14-year period, the BOK housed thousands of entries including hundreds of key appellate

decisions at the state and federal levels.

Conducted affiliate company and TPA audits.

Regularly consulted with underwriting on policy form drafting.

1992 – 1993 Reliance Insurance Co., Pennsylvania  
Senior Claims Examiner

1977 – 1992 Allstate Insurance Co., New Jersey  
Casualty Claim Manager (1990 – 1992)

## Education

2017 Associate in Data Analytics AIDA

2015 Associate in Claims – Management AIC-M

2014 Certificate in Law and Legal Process, Southern New Hampshire University

2012 Registered Professional Liability Underwriter + RPLU+

2010 Management Liability Insurance Specialist MLIS

2010 Associate in Insurance Services AIS

2009 Home Inspection Certificate, Rutgers University/The National Institute of Building Inspectors

2008 Executive Certificate in Negotiation, Mendoza College of Business, University of Notre Dame

2007 Construction Risk Insurance Specialist CRIS

2006 Associate in Risk Management ARM

2004 Associate in Commercial Underwriting AU

2002 Associate in Reinsurance ARe

2000 Associate in Surplus Lines Insurance ASLI

1998 Registered Professional Liability Underwriter RPLU

1990 Associate in Claims AIC

1986 Chartered Property Casualty Underwriter CPCU

1983 Senior Claim Law Associate SCLA (Silver eff. June 2020)

1978 BA, La Salle College

Numerous technical and “soft skill” seminars and workshops including:

2016 Certificate of Completion, Program on Negotiation at Harvard Law School  
Negotiation and Leadership

## Professional Memberships & Activities

### Workshops/Webinars

Created/presented *“Cause and Effect: Managing the Construction Defect Claim”*, a multi-part series, conducted via on-site workshops and webinars. Topics included coverage issues such as the duty to defend, whether faulty workmanship constitutes an occurrence, and whether the consequences are property damage; trigger of coverage, known loss, number of occurrences; allocation; contractual indemnity; additional insured; business risk exclusions; liability, damages, and litigation management.

As an instructor with the Academy of Insurance, I have created/present(ed) the following webinars:

- When Does Property Damage Occur?
- CGL Coverage – Other Insurance and Allocation
- Duty to Defend vs. Duty to Indemnify
- Reconciling Contractual Liability and the Additional Insured: The Devil is Always in the Details
- CGL Coverage – Occurrence and Property Damage

### Published Articles

(Note: some of these articles can no longer be accessed. For copies, please contact me.)

*Allocation in Continuous Damage Claims*”, CPCU eJournal, February 2011, <http://www.cpcusociety.org/index.v3page?p=49513>

*“Apples and Oranges: Policy Provisions Related, But Distinct”*, Property Casualty 360°, November 7, 2011, <http://www.propertycasualty360.com/>

*“Perspectives on the Mediation Process and Its Participants: How and Why People Mediate – The Claims Professional’s Perspective”*, FDCC Quarterly, 62 Fed’n Def. & Corp. Couns. Q. 194 (2012), <http://www.thefederation.org/process.cfm?pageid=2054>

*“Cause and Effect: Managing the Construction Defect Claim”*, Part 1, Property Casualty 360°, January 8, 2013  
<http://www.propertycasualty360.com/>

*“Cause and Effect: Managing the Construction Defect Claim”*, Part 2a,

Property Casualty 360°, January 30, 2013

<http://www.propertycasualty360.com/>

“The Duty to Defend – Part I: The Anomaly of the Duty to Indemnify Without a Corresponding Duty to Defend”, Coverage Opinions, Vol. 2, Iss.9, April 24, 2103

<http://www.coverageopinions.info/Downloads.html>

“The Duty to Defend – Part II: Two’s Company and Sometimes Three’s a Crowd”, Coverage Opinions, Vol. 2, Iss. 14, July 10, 2013

<http://www.coverageopinions.info/Downloads.html>

“The Duty to Defend – Part III: The (Insurance) Legacy of Jerry Buss”, Coverage Opinions, Vol. 2, Iss. 21, November 13, 2013

<http://coverageopinions.info/Vol2Issue21/GuestCommentary.html>

“The Duty to Defend”, Claims

“Montrose: Gift That Keeps on Giving”, June 29, 2020

<https://www.insurancethoughtleadership.com/montrose-gift-that-keeps-on-giving/>

“Coverage Triggers for Construction Defect Claims”, July 2020

<https://www.irmi.com/articles/expert-commentary/coverage-triggers-for-construction-defect-claims>

“Other Insurance and Allocation in Construction Defect Claims”, November 2020

<https://www.irmi.com/articles/expert-commentary/other-insurance-and-allocation-in-construction-defect-claims>

“Defining and Fixing Construction Defect Claims”, February 2021

<https://www.irmi.com/articles/expert-commentary/defining-and-fixing-construction-defects>

### Published Book

Construction Defect Claims: A Handbook for Insurance, Risk Management, Construction, & Design Professionals, December 2014,

<http://my.bookbaby.com/book/construction-defect-claims>

### Memberships

Associate Member, American Association of Insurance Management Consultants  
Member, Insurance Expert Network  
Fellow, Claims and Litigation Management Alliance (formerly Council on Litigation Management)  
Member, Professional Liability Defense Federation

### Speaking Engagements

Panel: Construction Coverage Questions: Thorny Problems, Recent Developments, and Practical Solutions, CLM Construction Conference, September 26-28, 2018.

Panel: Mixed Up About Mixed Use? Understanding and Handling Mixed Use Development Claims from an Underwriting, Claims, and Defense Counsel Perspective, West Coast Casualty's Construction Defect Seminar, May 18-19, 2017.

Panel: David and Goliath: Successfully litigating a construction defect case for both the subcontractor and general contractor from AI (additional insured) to Z flashing, CLM 2016 Construction Conference, September 28-30, 2016.

Panel: Additional Insured and Contractual Indemnity Issues: How To Get Them Right, Beware Tort of Another and other exceptions, VEADR 2015 Annual Event, June 3-5, 2015.

Panel: Construction Defect Insurance Issues, 2010 East Region Construction Defect and Insurance Coverage Conference, June 2-4, 2010.

### Past Activities

Grader, CPCU/IIA exams

Expert Witness, NJ Federal Court, Evaluation of automobile bodily injury claims in New Jersey

Speakers Bureau, NJ Insurance News Service

Faculty, Insurance Society of Philadelphia

Past-President of a small condominium association (2001-2010). Primary duties included preparation/implementation of operating and capital projects budgets, and risk management.