



WIND UMPIRE ANNUAL DIRECTORY[®]

A PUBLICATION OF PROFESSIONALS
SERVING AS UMPIRES IN PROPERTY
INSURANCE APPRAISALS[®]



WINDSTORM[®]
INSURANCE NETWORK

The Educational Association For
Windstorm Claims Industry Professionals[®]

2012
EDITION



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Forward

The WIND Umpire Directory® was introduced in 2003 in response to industry needs for a listing of professionals offering services as Umpires in property insurance appraisals.

The directory is comprised of individuals with a variety of backgrounds who have completed the WIND Umpire Certification Program® and are now designated as WIND Certified Umpires®. The directory includes experience and biographical information for each of the listed Umpires, and is used by insurance companies and policyholders as a reference source to locate Umpires for residential and commercial appraisals. Updated and published annually, the WIND Umpire Directory® is also available at www.windnetwork.com free of charge.

Please note that it is up to the parties selecting the Umpire to check references and credentials and to arrange any payments for services. WIND does not endorse or guarantee the qualifications of any of the listed Umpires, nor make recommendations for any of the listed umpires.

We hope that you will find this directory useful if the need arises for an umpire. If you are an umpire and would like to have a page listing, please visit our website at www.windnetwork.com. For additional questions, please contact the WIND at 850.473.0601 or email info@windnetwork.com.

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Umpires: A Primer

What is an Umpire?

An umpire is a competent, disinterested, impartial individual who is charged with making a decision regarding the value of property or the amount of a property loss.

The WIND Umpire Directory®: Who uses it?

Judges, insurance professionals, appraisers, attorneys

Why do judges need to know about the appointment of umpires?

From time to time Judges may be called upon to select an umpire, pursuant to an appraisal provision in an insurance contract.

How is the appraisal process invoked?

The mechanism by which the insured or the insurer may invoke the appraisal process is specifically delineated in the insurance contract.

What matters may be resolved in the appraisal process?

Generally speaking, the appraisal process is not to resolve issues of coverage or liability, but it is the proper methodology for resolving valuation issues, such as the amount of the loss or damage, or the amount necessary to repair or replace property lost or damaged.

An ideal umpire:

- Will render a timely and impartial decision.
- Is competent.
- Observes high standards of conduct.
- Has integrity.
- Has the ability to render an intelligent decision.
- Commands respect.
- Recognizes a responsibility to the public.
- Guards the integrity and fairness of the appraisal process.
- Can promote an efficient and just process.
- Is able to maintain the confidentiality of the process.
- Is trustworthy.

What is the appraisal process?

The appraisal process is a contractual process for resolving valuation issues. Appraisal provisions have been included in insurance contracts for over 100 years. Most appraisal clauses in insurance contracts provide that if the insurer and the insured cannot agree on the value of the property or the amount of the loss, either party may make a written demand for an appraisal. Each party then selects their own appraiser and the appraisers perform their own independent evaluation. Prior to the evaluation, the umpire is selected by the appraisers or the Court is petitioned to appoint an umpire. If the two appraisers can agree on the value of the property or the amount of the loss, that amount is established and the process is concluded. If they cannot agree on the value of the property or the amount of the loss, then the matter is submitted to the Umpire for resolution. The Umpire's decision becomes binding only by a majority agreement (2 of 3).

WIND Certified Umpire® Guidelines

A WIND Certified Umpire® is defined as an individual who has successfully completed the four-hour WIND Umpire Certification Program® AND who has successfully met the guidelines and criteria set forth by WIND to be listed in the current WIND Umpire Directory®. All prospective WIND Certified Umpires® must adhere to these guidelines:

- WIND Certified Umpires® have agreed to serve in a fair and impartial manner and will make a true, just and conscientious award according to the best of his/her knowledge, skill and judgement.
- WIND Certified Umpires® have agreed to personally view and inspect the subject property if requested by one of the appraisers.
- WIND Certified Umpires® have attested that he/she has read and agreed to adhere to WIND Code of Ethics for Umpires in Insurance Disputes® as adopted by the Windstorm Insurance Network, Inc.
- WIND Certified Umpires® have submitted a Department of Law Enforcement criminal history form with the original application, and each year at renewal. Each applicant is responsible for any fees associated with his/her obtaining or submitting this criminal history form.
- WIND Certified Umpires® have agreed to obtain the WIND Umpire Certification® class within two years of application, and have agreed to renew certification every three years thereafter as a condition to maintaining a listing in the WIND Umpire Directory®.
- WIND Certified Umpires® have paid WIND annual dues to remain a member in good standing of WIND, and have paid the annual fee for inclusion in the WIND Umpire Directory®.

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WIND Umpire Certification Program®

The WIND Umpire Certification Program® is the first curriculum devoted to training professionals who serve as Umpires in property insurance appraisals. It was developed in 2003 by a group of attorneys, adjusters, and consultants, and seeks to enhance the professionalism of those offering Umpire services. The program, which offers both an WIND Umpire Certification® class and an WIND Umpire Advanced Training/Recertification class®, is also a valuable tool for those wanting to further their understanding of the insurance appraisal process. Both classes have been taught to hundreds of professionals since the first class in 2003.

The four-hour WIND Umpire Certification® class provides the necessary certification to anyone who wishes to be included in the WIND Umpire Directory® or those wanting to further enhance their professional umpire credentials. The course focuses on ethics and professionalism, process, case law and the “how to” of acting as an umpire, as well as techniques, forms, awards, and more.

The WIND Umpire Advanced Training/Recertification® class was introduced at the 2008 Windstorm Insurance Conference. This four-hour class is designed to provide an interactive learning experience. Real-life scenarios are utilized to promote discussion of the duties and responsibilities of the umpire. Common issues and problems that often arise during an appraisal are addressed, as well as effective methods and techniques to facilitate an appraisal from beginning to conclusion. The class also includes a discussion of ethical considerations and changes in case law impacting the appraisal process.

Please note that completing the WIND Umpire Certification® class(es) does not guarantee automatic admission into the WIND Umpire Directory®. Upon completion of the four-hour class, professionals further their credentials by becoming a WIND Certified Umpire® by successfully meeting the strict guidelines and criteria set forth by WIND to be listed in the WIND Umpire Directory®.

The WIND Umpire Certification® courses are offered each year at the annual Windstorm Insurance Conference held in late January. For more information on classes, please visit the WIND website at www.windnetwork.com.

THE CODE OF ETHICS FOR UMPIRES IN INSURANCE APPRAISALS WINDSTORM INSURANCE NETWORK, INC. Effective February 2005, Revised September 2007

The Code of Ethics for Umpires in Insurance Appraisals was prepared in 2004 by the Umpire Directory Committee of Windstorm Insurance Network, Inc. and approved by the Officers and Board of Directors at its meeting on August 3, 2004. Pursuant to the Bylaws of the organization, the Code was adopted by the members at the Annual Business Meeting in February 2005 at the annual Windstorm Insurance Conference®.

PREAMBLE:

The use of appraisal to resolve insurance disputes has grown extensively. Persons who act as Umpires therefore undertake serious responsibilities to the public, as well as to the parties. Those responsibilities include important ethical obligations. Few cases of unethical behavior by Umpires have arisen. Nevertheless, this Code sets forth generally accepted standards of ethical conduct for the guidance of Umpires, in the hope of contributing to the maintenance of high standards and continued confidence in the process of Appraisal.

Although most proceedings are Appraised pursuant to an insurance contract and voluntary agreement of the parties, certain disputes are submitted to Appraisal by the Court. In all such cases, the persons who have the power to decide should observe fundamental standards of ethical conduct. In this Code, the person is called “umpire.”

Umpires, like judges, have the power to decide cases. However, unlike full-time judges, Umpires are usually engaged in other occupations before, during, and after the time that they serve as Umpires. Often, Umpires are purposely chosen from the same trade or industry as the parties in order to bring special knowledge to the task of deciding the pending issues. This Code recognizes these fundamental differences between Umpires and judges.

NOTE ON CONSTRUCTION:

Various aspects of the conduct of umpires, including some matters covered by this Code, may also be governed by agreements of the parties described in any Memorandum of Appraisal, arbitration rules to which the parties have agreed, applicable law, or other applicable ethics rules.

All provisions of this Code should therefore be read as subject to contrary provisions of applicable law. They should also be read as subject to contrary agreements of the parties. Nevertheless, this Code imposes no obligation on any umpire to act in a manner inconsistent with the umpire’s fundamental duty to preserve the integrity and fairness of the Appraisal process.

Canons I through VIII of this Code apply to all Umpires participating in the Appraisal process.

CANON I. AN UMPIRE SHOULD UPHOLD THE INTEGRITY AND FAIRNESS OF THE APPRAISAL PROCESS.

A. An Umpire has a responsibility not only to the parties but also to the process of appraisal itself, and must observe high standards of conduct so that the integrity and fairness of the process will be preserved. Accordingly, an Umpire should recognize a responsibility to the public, to the parties whose rights will be decided, and to all other participants in the proceeding.

B. One should accept appointment as an umpire only if fully satisfied:

(1) that he or she can serve impartially;

(2) that he or she can serve independently from the parties, potential witnesses, and the appraisers;

(3) that he or she is competent to serve; and

(4) that he or she can be available to commence the appraisal in accordance with the requirements of the proceeding and thereafter to devote the time and attention to its completion that the parties are reasonably entitled to expect.

C. After accepting an appointment and while serving as an Umpire, a person should avoid entering into any business, professional, or personal relationship, or acquiring any financial or personal interest, which is likely to affect impartiality or which might reasonably create the appearance of partiality. For a reasonable period of time after the decision of a case, persons who have served as Umpires should avoid entering into any such relationship, or acquiring any such interest, in circumstances which might reasonably create the appearance that they had been influenced in the appraisal by the anticipation or expectation of the relationship or interest. Existence of any of the matters or circumstances described in this paragraph C does not render it unethical for one to serve as an Umpire where the parties have consented to the Umpire's appointment or continued services following full disclosure of the relevant facts in accordance with Canon II.

D. Umpires should conduct themselves in a way that is fair to all parties and should not be swayed by outside pressure, public clamor, and fear of criticism or self-interest. They should avoid conduct and statements that give the appearance of partiality toward or against any party.

E. When an Umpire's authority is derived from the agreement of the parties, an Umpire should neither exceed that authority nor do less than is required to exercise that authority completely. Where the agreement of the parties sets forth procedures to be followed in conducting the appraisal or refers to rules to be followed, it is the obligation of the Umpire to comply with such procedures or rules. An Umpire has no ethical obligation to comply with any agreement, procedures or rules that are unlawful or that, in the umpire's judgment, would be inconsistent with this Code.

F. An Umpire should conduct the appraisal process so as to advance the fair and efficient resolution of the matters submitted for decision.

An Umpire should make all reasonable efforts to prevent delaying tactics, harassment of parties or other participants, or other abuse or disruption of the appraisal process.

G. The ethical obligations of an Umpire begin upon acceptance of the appointment and continue throughout all stages of the proceeding. In addition, as set forth in this Code, certain ethical obligations begin as soon as a person is requested to serve as an Umpire and certain ethical obligations continue after the decision in the proceeding has been given to the parties.

H. Once an Umpire has accepted an appointment, the umpire should not withdraw or abandon the appointment unless compelled to do so by unanticipated circumstances that would render it impossible or impracticable to continue. When an Umpire is to be compensated for his or her services, the Umpire may withdraw if the parties fail or refuse to provide for payment of the compensation as agreed.

I. An Umpire who withdraws prior to the completion of the appraisal, whether upon the Umpire's initiative or upon the request of one or more of the parties, should take reasonable steps to protect the interests of the parties in the appraisal, including return of evidentiary materials and protection of confidentiality.

Comment to Canon I

A prospective Umpire is not necessarily partial or prejudiced by having acquired knowledge of the parties, the applicable law or the customs and practices of the business involved. Umpires may also have special experience or expertise in the areas of business, commerce, or technology which are involved in the appraisal. Umpires do not contravene this Canon if, by virtue of such experience or expertise, they have views on certain general issues likely to arise in the Appraisal, but an Umpire may not have prejudged any of the specific factual determinations to be addressed during the Appraisal.

During an appraisal, the Umpire may engage in discourse with the parties or their counsel, draw out arguments or contentions, comment on the law or evidence, make interim rulings, and otherwise control or direct the appraisal. These activities are integral parts of an Appraisal. Paragraph D of Canon I is not intended to preclude or limit either full discussion of the issues during the course of the Appraisal or the Umpire's management of the proceeding.

CANON II. AN UMPIRE SHOULD DISCLOSE ANY INTEREST OR RELATIONSHIP LIKELY TO AFFECT IMPARTIALITY OR WHICH MIGHT CREATE AN APPEARANCE OF PARTIALITY.

A. Persons who are requested to serve as Umpires should, before accepting, disclose:

- (1) any known direct or indirect financial or personal interest in the outcome of the appraisal;
- (2) any known existing or past financial, business, professional or personal relationships which might reasonably affect impartiality or lack of independence in the eyes of any of the parties. For example, prospective Umpires should

disclose any such relationships which they personally have with any party or its lawyer, with any appraiser on the panel, or with any individual whom they have been told will be a witness. They should also disclose any such relationships involving their families or household members or their current employers, partners, or professional or business associates that can be ascertained by reasonable efforts;

(3) the nature and extent of any prior knowledge they may have of the dispute; and

(4) any other matters, relationships, or interests which they are obligated to disclose by the agreement of the parties, the rules or practices of an institution, or applicable law regulating umpire disclosures.

B. Persons who are requested to accept appointment as Umpire should make a reasonable effort to inform themselves of any interests or relationships described in paragraph A.

C. The obligation to disclose interests or relationships described in paragraph A is a continuing duty which requires a person who accepts appointment as an arbitrator to disclose, as soon as practicable, at any stage of the appraisal, any such interests or relationships which may arise, or which are recalled or discovered.

D. Any doubt as to whether or not disclosure is to be made should be resolved in favor of disclosure.

E. Disclosure should be made to all parties unless other procedures for disclosure are provided in the agreement of the parties, applicable rules or practices of an institution or by law.

F. When parties, with knowledge of a person's interests and relationships, nevertheless desire that person to serve as an umpire, that person may properly serve.

G. If an Umpire is requested by all parties to withdraw, the Umpire must do so. If an Umpire is requested to withdraw by less than all of the parties because of alleged partiality, the Umpire should withdraw unless either of the following circumstances exists:

(1) An agreement of the parties, or Appraisal rules agreed to by the parties, or applicable law establishes procedures for determining challenges to Umpires, in which case those procedures should be followed; or

(2) In the absence of applicable procedures, if the Umpire, after carefully considering the matter, determines that the reason for the challenge is not substantial, and that he or she can nevertheless act and decide the case impartially and fairly. H. If compliance by a prospective Umpire with any provision of this Code would require disclosure of confidential or privileged information, the prospective Umpire should either:

(1) Secure the consent to the disclosure from the person who furnished the information or the holder of the privilege; or

(2) Withdraw.

CANON III. AN UMPIRE SHOULD AVOID IMPROPRIETY OR THE APPEARANCE OF IMPROPRIETY IN COMMUNICATING WITH PARTIES.

A. If a Memorandum of Appraisal establishes the manner or content of communications between the Umpire and the Appraisers, the umpire should follow those procedures, notwithstanding any contrary provision of paragraphs B and C.

B. An Umpire or prospective Umpire should not discuss a proceeding with any party in the absence of any other party, except in any of the following circumstances:

(1) When the appointment of a prospective Umpire is being considered, the prospective Umpire:

(a) may ask about the identities of the parties, counsel, or witnesses and the general nature of the case; and

(b) may respond to inquiries from a party or its counsel designed to determine his or her suitability and availability for the appointment. In any such dialogue, the prospective Umpire may receive information from a party or its counsel disclosing the general nature of the dispute, but should not permit them to discuss the merits of the case.

C. Unless otherwise provided in this Canon, in applicable arbitration rules or in an agreement of the parties, whenever an Umpire communicates in writing with one Appraiser, the Umpire should at the same time send a copy of the communication to other Appraisers.

CANON IV. AN UMPIRE SHOULD CONDUCT THE PROCEEDINGS FAIRLY AND DILIGENTLY.

A. An Umpire should conduct the proceedings in an even-handed manner. The Umpire should be patient and courteous to the parties, their representatives, and the witnesses; and, he or she should always encourage similar conduct by all participants.

B. The Umpire should allow each Appraiser a fair opportunity to present its evidence and arguments.

C. When the Umpire determines that more information than has been presented by the parties is required to decide the case, it is not improper for the Umpire to ask questions, call witnesses, and request documents or other evidence, including expert testimony.

D. Upon the request of either or both Appraisers the Umpire should personally inspect any available damaged property.

E. Although it is not improper for an Umpire to suggest to the parties that they discuss the possibility of settlement or the use of mediation, or other dispute resolution processes, an Umpire should not exert pressure on any party to settle or to utilize other dispute resolution processes. An Umpire should not be present or otherwise participate in settlement discussions or act as a mediator, unless requested to do so by all parties.

CANON V. AN UMPIRE SHOULD MAKE DECISIONS IN A JUST, INDEPENDENT AND DELIBERATE MANNER.

- A. The Umpire should, after careful deliberation, decide all issues submitted for determination. An umpire should decide no other issues.
- B. An Umpire should decide all matters justly, exercising independent judgment, and should not permit outside pressure to affect the decision.
- C. An Umpire should not delegate the duty to decide to any other person.
- D. In the event that both appraisers agree upon a settlement of issues in dispute and request the umpire to embody that agreement in an award, the umpire may do so.

CANON VI. AN UMPIRE SHOULD BE FAITHFUL TO THE RELATIONSHIP OF TRUST AND CONFIDENTIALITY INHERENT IN THAT OFFICE.

- A. An Umpire is in a relationship of trust to the parties and should not, at any time, use confidential information acquired during the Appraisal process to gain personal advantage or advantage for others, or to affect adversely the interest of another.
- B. The Umpire should keep confidential all matters relating to the Appraisal process and decision. An Umpire may obtain help from an associate, a research assistant or other persons in connection with reaching his or her decision.
- C. It is not proper at any time for an Umpire to inform anyone of any decision in advance of the time it is given to all parties. It is not proper for the Umpire to inform anyone about the substance of the deliberations of the Appraisers. After an appraisal award has been made, it is not proper for an umpire to assist in proceedings to enforce or challenge the award.

CANON VII. AN UMPIRE SHOULD ADHERE TO STANDARDS OF INTEGRITY AND FAIRNESS WHEN MAKING ARRANGEMENTS FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES.

- A. Umpires who are to be compensated for their services or reimbursed for their expenses shall adhere to standards of integrity and fairness in making arrangements for such payments.
- B. Certain practices relating to payments are generally recognized as tending to preserve the integrity and fairness of the arbitration process. These practices include:
 - (1) Before the Umpire finally accepts appointment, the basis of payment, including any cancellation fee, compensation in the event of withdrawal and compensation for study and preparation time, and all other charges, should be established.
 - (2) Umpires should not, absent extraordinary circumstances, request increases in the basis of their compensation during the course of a proceeding.

(3) Umpires should not withhold any decision or award pending payment by any or either party for the services of the umpire.

CANON VIII. AN UMPIRE MAY ENGAGE IN ADVERTISING OR PROMOTION OF UMPIRE SERVICES WHICH IS TRUTHFUL AND ACCURATE.

A. Advertising or promotion of an individual's willingness or availability to serve as an Umpire must be accurate and unlikely to mislead. Any statements about the quality of the Umpire's work or the success of the Umpire's practice must be truthful.

B. Advertising and promotion must not imply any willingness to accept an appointment otherwise than in accordance with this Code.

Comment to Canon VIII

This Canon does not preclude an Umpire from printing, publishing, or disseminating advertisements conforming to these standards in any electronic or print medium, from making personal presentations to prospective users of umpire services conforming to such standards or from responding to inquiries concerning the umpire's availability, qualifications, experience, or fee arrangements.

Please note that The Code of Ethics For Umpires In Insurance Appraisals is a living document. It is submitted to the organization for approval and can be modified or amended at future meetings.

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Independent Adjuster	FL	Orlando	Voelpel	John A.	81
Independent Adjuster	FL	Pembroke Pines	Formento	JoRenee	39
Independent Adjuster	FL	Stuart	Kugler	Craig	49
Independent Adjuster	FL	Stuart	Lakes	Jamie	50
Independent Adjuster	FL	Winter Haven	Gibson	Robert	42
Independent Adjuster	GA	Atlanta	Kugler	Craig	49
Independent Adjuster	IN	West Terre Haute	Davis	Mark A.	37
Independent Adjuster	TX	Conroe	Whedbee	Justin	85
Inspector	FL	Boca Raton	Madsen	Gary	54
Mediator	FL	Cooper City	Salmon	John	72
Mediator	FL	Orlando	Sadrianna	James	71
Property Contractor	FL	Oakland Park	Berken	Gordon	27
Public Adjuster	FL	Coral Gables	Davis	Darryl	36
Public Adjuster	FL	Orlando	Osking	Eric B.	64
Public Adjuster	FL	Tampa	Tutwiler	Charles R.	79
Public Adjuster	FL	Tampa	Tutwiler	Richard	80
Public Adjuster	GA	Atlanta	Martinelli	Marc	56
Public Adjuster	GA	Marietta	Taff	Foy	75
Public Adjuster	PA	Bala Cynwyd	Straff	Ira L.	74
Public Adjuster	TX	Bedford	Wood	Donald	87
Public Adjuster	TX	League City	Morrison	Clay	62
Retired Circuit Judge	FL	Miami	Tobin	David	78
Roof Consultant	MO	Columbia	Boessen	Robert J.	28
Roof Consultant	NM	Hobbs	Crenshaw	Vickie	35

**2012
WIND Umpire
Directory®**

Rafael R. Abreu
REA Services Inc.

8870 N. Himes Avenue

Tampa, FL 33614

Tel: 813-333-6795 • Fax: 866-387-2292

Email: rafael@reasvcs.com

Present Occupation:

Executive General Adjuster/Appraiser/Umpire

Professional Licensures:

Florida, All Lines Independent Adjuster, Lic# A000385

Texas, All Lines Independent Adjuster, Lic# 1397033

South Carolina, All Lines Independent Adjuster, Lic# 111314

North Carolina, All Lines Independent Adjuster, Lic# 0003552327

NFIP Mobile Home, Residential, Commercial, Condominium,

Lic# 03010271

HAAG Engineering, Certified Residential & Commercial Roof Inspector,

Lic# 200811100

Other Relevant Information Relating to Ability To Serve As An Umpire:

Professional umpire, appraiser with a strong knowledge of construction and 35 years experience in handling residential, commercial and flood losses.

Posses strong analytical and experience in claims resolutions.

Industry Experience:

Insurance Company: 29 years

Independent Adjuster: 6 years

Educational/Professional Background:

St Peter's College, B.S. Marketing Management, 1975; Techcor, Property Construction and Estimating, 1980; American Educational Institute, PCLS, 2002; HAAG Engineering, Certified Residential & Commercial Roof Inspector 2008. Attended numerous insurance & construction classes, seminars and conferences.

Windstorm Insurance Network Umpire Certification, 2012

Mark A. Alfieri
Alfieri & Associates
Appraisal Services, (AAAS, Inc.)

6278 N. Federal Hwy., Suite 140
Fort Lauderdale, FL 33308
Tel: 954-247-9009 • Fax: 941-827-9855
Email: AAAumpire@gmail.com



Present Occupation:

Appraiser/Umpire/Claim Consultant

Professional Licensures:

Florida - IA/P&C - Lic# E131147, 2012
Texas - IA/P&C - Lic# 1225732, 2012
Oklahoma - IA/P&C - Lic# 183387, 2012

Other Relevant Information Relating to Ability To Serve As An Umpire:

Strong interpersonal skills and ability to negotiate complex property claim issues. Multiple commendations from superiors and clients in relation to claim settlements and professionalism.

Industry Experience:

Independent Adjuster/Appraiser: 11 years
Appraiser/Umpire: 7 years
General Contractor/Estimator: 12 years
Claim Consultant: 7 years
Expert Witness

Educational/Professional Background:

BA Degree in Business Administration/Finance,
California State University, Fullerton - 1989
Additional education in Geology -1989
Advanced Xactimate Certification
Advanced Subrogation Certification
Appraisal & Disputed Claims Resolution
Haag Engineering, Multiple Certifications
California Earthquake Certification
Sinkhole Certification
Extensive knowledge in residential/commercial construction
Attended numerous seminars & professional development workshops

Windstorm Insurance Network Advanced Umpire Certification, 2011

F. Dennis Alvarez
Barr, Murman, Tonelli, PA

201 E. Kennedy Blvd., Suite 1700
Tampa, FL 33602
Tel: 813-574-3445 • Fax: 813-229-2254
Email: dalvarez@barrmurman.com



Present Occupation:

Attorney/Retired Circuit Judge/Umpire/Special
Master and Arbitrator

Other Relevant Information Relating to Ability To Serve As An Umpire:

Born in Tampa, Florida in 1945 and was admitted to the Florida Bar in 1974. Graduate of South Texas College of Law. Elected as a Hillsborough County Court Judge in 1980. In 1984, elected to the Thirteenth Judicial Circuit Court bench and served as Chief Judge of the Thirteenth Judicial Circuit from 1988 to 2000. Served on many commissions through appointments by the Florida Supreme Court and is a previous chairman of the prestigious Florida Conference of Circuit Court Judges.

Member of the U.S. District Court, Middle District of Florida, the U.S. Circuit Court of Appeals, 11th Circuit, the U.S. Supreme Court, the Hillsborough County Bar Association and has been appointed by former Governor Jeb Bush to the Florida Drug Policy Council. Proud recipient of many community service awards including the George Edgecomb Bar Association Humanitarian Award, the Robert J. Patton Outstanding Jurist Award, the Hispanic Man of the Year Award, and the Academy of Florida Trial Lawyers; Outstanding Jurist in the State of Florida Award for Dedication to the Preservation of Individual Rights and access to the courts. A Certified Mediator in state and federal courts. Approved AAA Arbitrator, Approved Special Master and Certified Umpire.

Industry Experience:

Attorney: 37 years
Judge: 20 years
Estimated Appraisals: 400
Neutral Umpire: 100%

Educational/Professional Background:

St. Petersburg Junior College, A.A., 1967
University of South Florida, B.A., Business, 1969
South Texas College of Law, Juris Doctor, 1974
Admitted to practice in all Florida Courts, as well as Federal District,
Circuit Court of Appeals and Florida Supreme Court
Advanced Judicial College, 1982, 1983, 1984

**Windstorm Insurance Network Advanced Umpire Certification,
2004 - 2012**

Philip L. Ambrose
Engle Martin & Associates, Inc.

13031 West Linebaugh Avenue, Suite 101
Tampa, FL 33626
Tel: 813-855-1580 • Fax: 678-553-7960
Email: pambrose@englemartin.com



Present Occupation:

Executive General Adjuster/Principle

Professional Licensures:

Resident Ind. P & C Adjuster - Florida, Lic# E173818 (2005 - Current)
Non-Resident Adjuster - Licensed in AL, AR, LA, MS, NC, OK, TX, VT, WY

Other Relevant Information Relating to Ability To Serve As An Umpire:

Twenty Six (26) Years of Claims Adjusting/Claims Management Experience
Specializing in Large & Complex Claim Adjusting since 1993
Executive General Adjuster since 1998.
1983 Licensed Roofing Contractor - Jefferson, CO.

Industry Experience:

Independent Adjuster: 4 years
Insurance Company: 22 years

Educational/Professional Background:

Insurance Institute of America - AIC - Associate In Claims
CPCU 1 - 6
GAB Business Interruption School
California Earthquake Certification

Windstorm Insurance Network Umpire Certification, 2012

Frank A. Artiles
Pinnacle Appraisals & Umpire Services

9245 SW 158 Lane, PH
Palmetto Bay, FL 33157
Tel: 305-305-2110 • Fax: 305-238-8891
Email: frank@pinnacleadjuster.com



Present Occupation:

State Representative/General Contractor/Umpire

Professional Licensures:

Florida, General Contractor, Lic# CGC1518300, 2010 - Present
Florida, Public Adjuster, Lic# P011530, 2005 - Present
Florida, Real Estate, Lic# SL 3044476, 2003 - Present

Other Relevant Information Relating to Ability To Serve As An Umpire:

Over 12 years of experience in various phases of insurance, development and construction. I have been selected by clients, independent & public adjusters to resolve complex property losses throughout the State of Florida.

I was elected to the Florida House of Representatives in 2010 and I am recognized as an industry leader for sponsoring legislation to streamline the appraisal process through licensing and education.

Industry Experience:

Public Insurance Adjuster: 6 years
Attorney's Office: 3 years
Florida General Contractor Certified: 2 years
Developer: 3 years

Educational/Promotional Background:

University of Miami School of Law, Masters of Law in Real Property
Development - 2001
St. Thomas School of Law, J.D. Degree - 2000
Florida State University, B.S. Degree - 2005
State Certified, General Contractor - 2010
CPIU - 7/23/2010
Certified Property Insurance Umpire
Insurance Appraiser and Umpire Association
Xactimate Certificate - 2008

Windstorm Insurance Network Advanced Umpire Certification, 2005 - 2011

Karl G. Bach

P.O. Box 2361
Palm City, FL 34991
Tel: 772-215-0324 • Fax: 772-781-8893
Email: karlbach@yahoo.com



Present Occupation:

Umpire/Arbitrator/Claim Consultant

Professional Licensures:

Federal Flood - FNC, Lic # 04010310
Florida, General Contractor, Lic# CGC 1512595
Florida, Independent Adjuster, Lic# A010862
Texas, Independent Adjuster, Lic# 1529838
Michigan, Licensed Independent & Public Adjuster

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have a thorough understanding of appraisal process and I am aware of the various factors that influence each party's positions. I have umpired residential and commercial disputes in excess of \$17 million dollars. My philosophy is very simple: "It is what it is! I will not split the baby!"

Industry Experience:

Insurance Company: 7 years
Independent Adjuster: 10 years
Public Adjuster: 9 years
Umpire: 9 years
General Contractor: 8 years
Insurance Consultant: 9 years

Educational/Professional Background:

Florida Supreme Court Qualified Arbitrator
Florida Certified General Contractor (CGC),
Master of Business Administration (MBA) Florida Atlantic University,
State Farm Insurance Claims School, Vale National Building Estimating Course,
Windstorm Insurance Network Certified Umpire 2005 to Present
Collins Center Approved Umpire Windstorm Insurance Conference presenter-
"Appraisal and Changing Codes"
Haag Certified Residential Roofing Inspector, Federal Flood Certified All Lines,
Presently enrolled at Nova Southeastern University, College of Law, Evening
Division

Windstorm Insurance Network Advanced Umpire Certification, 2012

John T. Bell

Coloney Bell Engineering
1624 Village Square Blvd., Suite 101
Tallahassee, FL 32309
Tel: 850-222-8193
Email: JTB@ColoneyBell.com

Present Occupation:

Forensic Engineer

Professional Licensures:

Professional Engineer, Alabama, Lic# 22604, 11/06/98 - Current
Florida, Lic# 49679, 10/20/95 - Current
Georgia, Lic# 24452, 06/11/98 - Current
Mississippi, Lic# 16926, 10/07/05 - Current
New Jersey, Lic# 49172, 04/15/11 - Current
Ohio, Lic# 72776, 01/17/08 - Current
South Carolina, Lic# 12864, 06/28/89 - Current
Tennessee Lic# 21916, 03/05/91

Other Relevant Information Relating to Ability To Serve As An Umpire:

Mr. Bell has served as an appraiser for both the insured and the insurer. He has served as the Umpire on fire and wind loss claims. In 1996, he purchased Wayne H. Coloney's forensic engineering practice later renaming it Coloney Bell Engineering. He has evaluated, analyzed consulted and provided expert witness testimony in a variety of projects including various construction defect cases involving both vertical and horizontal construction.

Industry Experience:

Engineering: 28 years

Educational/Professional Background:

Bachelor of Science in Civil Engineering, University of Florida, 1983
Certified Fire and Explosion Investigator, 1999

Windstorm Insurance Network Umpire Certification, 2010

**Gordon Berken
Paul Davis Restoration of
Broward County**

4571 NW 8th Avenue
Oakland Park, FL 33309
Tel: 954-979-9078 • Fax: 954-975-5199
Email: gberken@pdr-usa.net



Present Occupation:

Property/Contents Restoration Contractor

Professional Licensures:

Resident Ind. P & C Adjuster - FL, Lic# E173818 (2005 - Current)
Non-Resident Adjuster - Licensed in AL, AR, LA, MS, NC, OK, TX, VT, WY

Other Relevant Information Relating to Ability To Serve As An Umpire:

Gordon Berken's is a seasoned high volume, production homebuilder with the delivery of over 10,000 homes throughout the State of Florida. Gordon was VP of purchasing for one of the largest homebuilders in the United States. Responsibilities included the negotiation, awarding, and execution of all material and labor contracts. Residential product included master planned single family home communities, townhome communities, and condominiums. Headquarters in Coral Springs, operations included divisions located in SE Florida, SW Florida, Tampa, Orlando, and Jacksonville. Gordon is an expert in every stage of the homebuilding process from underground utilities through Certificate of Occupancy. He was responsible for all building material investigation and specifications. For this reason, he was featured in the April 2005 edition of "Big Builder" magazine in regards to national material contracts. The homebuilding operation was purchased by a publicly traded builder in 2005.

Purchased Paul Davis Restoration of Broward in 2006. His background in building practices make him a reliable expert in residential losses. He is also certified by the IICRC in water and fire damage.

Industry Experience:

Florida Home Builder: 15 years
Restoration Contractor: 6 years

Educational/Professional Background:

University of Florida, Bachelor of Science, Business Management, 1989
Florida International University, Masters in Construction Management, 1992
National Association of Home Builders NAHB "Life Spike" member, 1998
ICRC Certified in Fire, Water, and Applied Structural Drying, 2006
Esporta Certified Operators of North America, 2011

Windstorm Insurance Network Umpire Certification, 2012

Robert J. Boessen
Terracon Consultants

3601 Mojave, Suite A
Columbia, MO 65043
Tel: 573-230-8224 • Fax: 573-635-1149
Email: rjboessen@terracon.com



Present Occupation:
Senior Roof Consultant

Professional Licensures:

Registered Roof Consultant (RRC), Reg. #105 Roof Consultants Institute-
Since 1993 - Current
Construction Documents Technologist (CDT)
Construction Specifications Institute, 2001, Current
Roof Consultants Institute (RCI) Professional Member, 1991, Current
Construction Specifications Institute (CSI), Professional Member
Windstorm Insurance Network – Member

Other Relevant Information Relating to Ability To Serve As An Umpire:

Administrative/Work Experience: Experience as a roofing mechanic, foreman, general field superintendent, estimator and project manager with ten years as a general manager of two large commercial roofing contractor firms. Sole proprietor of a commercial roofing contracting firm for seven years and sole proprietor and senior roof consultant of a commercial roof consulting firm for four years. Roof Consultant Experience: Extensive experience in roof surveys and inspections, preparation of specifications and drawings for roofing projects, design-build, qualifying contractors, conducting pre-bid and pre-construction conferences and final contract negotiations. Industry Experience: Experience includes over 35 years in the roofing industry. Have served as an expert witness in multiple roofing litigation issues. Appointed/approved by US Federal District court as an umpire in roofing issues. Roofing specialist for several architectural design firms.

Industry Experience:

Roof Consultant: 19 years

Educational/Professional Background:

Industrial Relations, Rockhurst College, Kansas City, Missouri, Graduate, 1985
Pre-Engineering Buildings, American Building Systems Graduate, 1991
Built-Up Roofing Workshop, University of Wisconsin, Madison, WI

Windstorm Insurance Network Umpire Certification, 2012

Hilal F. Borque
Appraisal, Umpire, Consulting
Services by Hilal, LLC

1860 NE 65th Street
Ft Lauderdale, FL 33308
Tel: 305-300-2794 • Fax: 800-862-5234
Email: hilal7784@yahoo.com



Present Occupation:

Umpire/Appraiser

Professional Licensures:

Alabama, 01/01/2012 - 8/31/2014, Lic# 0480869
Florida, 04/27/2009 - 08/31/2013, Lic# D034271
Georgia, 07/22/2010 - 12/31/2012, Lic# 2729996
Nevada, 08/05/2010 - 09/01/2013, Lic# 710118
Texas, 06/14/2010 - 06/14/2014, Lic# 1628966
NFIP, originally 2009 - last renewal 2012
Mississippi, 06/14/2011 - 05/31/2013, Lic# 10218399
North Carolina, 03/31/2010 - 03/31/2013, Lic# 0003632190
FL Real Estate License Start year 2011, Lic# 3256299
Florida Notary Public, Lic# 1309047
All are active licenses.

Other Relevant Information Relating to Ability To Serve As An Umpire:

I had actively worked as a Public Adjuster and currently have Insurance all lines Property Adjuster license in Florida. I served either side in state of Florida. I have extensive experience in all lines including management. Being served in either side, I am very fair. I also served as Citizens General Adjuster and Appraiser.

Industry Experience:

Insurance Company: 5 years
Independent Adjuster: 3 years
Public Adjuster: 2 years

Educational/Professional Background:

Windstorm Umpire, 2011
NFIP, 2012
FL Real Estate Sales License, 2012
Tower Hill Certificate, 2012
State Farm Certificate, 2006
Citizens, 2011
Nationwide, 2012

Windstorm Insurance Network Umpire Certification, 2011

**Janet L. Brown
Boehm, Brown, Harwood,
Kelly & Scheihing, P.A.**

101 Southhall Lane, Suite 375
Maitland, FL 32751
Tel: 407-660-0990 • Fax: 407-660-5052
Email: jbrown@boehmbrown.com



Present Occupation:

Attorney

Professional Licensures:

Florida, Attorney, Lic# 0226629, 1977 - Current
Mediator, Florida Supreme Court, 1995 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Representation of property insurers for over 35 years, during which has served as an umpire, both in appraisal proceedings and in American Arbitration Association matters. She is also a Certified Circuit Mediator.

Industry Experience:

Attorney (Defense): 35 years

Educational/Professional Background:

CPCU Designation, 1987
Florida Bar Board Certified Civil Trial Lawyer
Arbitrator, American Arbitration Association
Certified Circuit Court Mediator
Delegate, American People Ambassador Program to China, May, 1995
Product Liability Insurance and Tort Law Delegate-American/German Trial
Demonstration to Chinese Judges, 1998
1997, Andrew C. Hecker Memorial Award from the TTIPS section of ABA
1999, Cottey College Distinguished Alumna Citation;
2006, PLRB/LIRB Claims Conference, Outstanding Presentations Award
Cottey College Board of Trustees
WIND President, 2002 - 2003
2010 WIND Presidential Recognition Award

Windstorm Insurance Network Advanced Umpire Certification, 2003 - 2012

John M. Carroll, Jr., PE, CGC
Twenty First Century Engineering, Inc.

836 Bouganvillea Lane
Vero Beach, FL 32963
Tel: 772-492-1850 • 772-492-1225
Email: xxijc@bellsouth.net



Present Occupation:

Engineer

Professional Licensures:

Florida Professional Engineer, Lic# 41610, 1989, Active
Texas Professional Engineer, Lic# 96255, 1981 re-active 2006, Active
Florida General Contractor, Lic# CGCO49615, Active

Other Relevant Information Relating to Ability To Serve As An Umpire:

Court appointed umpire in Broward and St. Lucie County. Participated in hundreds of appraisals serving both sides. Retained by other appraisers to act as an expert witness regarding both engineering and cost to repair disputes. Assignments range from disputes of several thousand dollars up to 15 million dollars.

Industry Experience:

Engineer/Contractor: 35 years

Educational/Professional Background:

BCE, Georgia Institute of Technology 1977

Windstorm Insurance Network Advanced Umpire Certification, 2012

Carl A. Cerbone
Cerdel Construction Co., Inc.

120 Park Road
Parsippany, NJ 07054
Tel: 973-539-8225 • Fax: 973-539-1061
Email: cerdel101@hotmail.com
Website: cerdelconstruction.com

Present Occupation:

Contractor/Consultant/Litigator/Appraiser/Umpire

Professional Licensures:

New Jersey, General Contractor, Lic# 13VH00699600, Current
Florida, General Contractor, Lic# P14451, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Member, American Society of Professional Estimators
Approved Expert in 16 States
Member, 12 Building Trade Associations
Appointed Umpire by District and Superior Courts in New Jersey, New York, Connecticut, Pennsylvania, Florida, Texas, Ohio, California, New Hampshire, North Carolina, South Carolina, Missouri, Mississippi and Louisiana.

Industry Experience:

Contractor/Appraiser: 45 years

Educational/Professional Background:

B.A., Fairleigh Dickinson University, 1959
Certificate, Hunter School of Exterior Design, 1970
Certificate, Rutgers University, Principles of Zoning Administration, 1973
Certificate, Rutgers University, Legal Aspects of Planning and Zoning, 1974
Certificate, Drexel University, Planning and Land Use Controls, 1973

Windstorm Insurance Network Advanced Umpire Certification, 2011

**David Chapman Ph.D., P.E.
Construction Engineering
Consultants, LLC**

610 South Gay Street
Knoxville, TN 37902
Tel: 865-254-6957

Email: david@constructionengineeringconsultants.com



Present Occupation:

Professional Engineer

Professional Licensures:

Tennessee, PE, Lic# 112519, Issued 9/2009, Currently Active

Alabama, PE, Lic# 32573-E, Issued 3/2012, Currently Active

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have served as principle investigator for approximately 120 assignments related to residential and commercial property losses. I have served as both an expert witness and/or consulting expert for approximately 75 cases related to construction defects, construction estimating, construction claims, structural failures, products liability, and construction scheduling.

Industry Experience:

Engineering: 7 years

Educational/Professional Background:

B.S., Civil Engineering, 2003

M.S., Construction Engineering, 2005

Ph.D., Civil Engineering, 2008

Windstorm Insurance Network Umpire Certification, 2012

Ray Congdon, GC, CPAU Florida GC, Inc.

3325 Griffin Road. # 106

Ft. Lauderdale, FL 33312-5500

Tel: 954-963-7575 • Fax: 954-963-7570

Email: ray.congdon@earthlink.net

Present Occupation:

General Contractor

Professional Licensures:

Independent Adjuster, Florida, South Carolina, North Carolina And California
Public Adjuster, Florida, Lic# A052792, 2005 - Current

General Contractor, Florida, Lic# GCG1509838, 2005 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

20 years experience in construction, with roles ranging from General Contractor, superintendent, foreman, worker and salesman on residential, commercial and federal projects. Also estimated, negotiated and supervised insurance claim repairs of damages from water, wind, fire, hurricane and flood, including Hurricane Hugo damaged beach homes and businesses. Expert witness in disputes involving construction and insurance issues.

20 years experience as a heavy property adjuster. Settled claims involving fire, water, wind, flood, hail, lightning, earthquake, tornado, arson, burglary, mold, business interruption and general liability. Reached enduring settlements on claims to damaged industrial, commercial, municipal, and agricultural facilities, high-rise condominiums and office buildings, restaurants, and shopping centers, as well as all types of residential property.

Industry Experience:

Insurance Company: 2 years

Independent Adjuster: 14 years

Public Insurance Adjuster: 6 years

General Contractor and Building Trades: 20 years

Educational/Professional Background:

B.A. Business/Construction minor, Norwich University

Insurance Appraisal & Umpire Association, CPAU

NFIP Certified, 1990

Advanced Xactimate Training

Mold Remediation Training

Construction & Adjusting Seminars and Advanced CE

Karrass Effective Negotiating Seminar

Successful Claims Resolution by National ADR Association

Windstorm Insurance Network Advanced Umpire Certification, 2011

Vickie Crenshaw
Crenshaw Consulting Group, LP

3311 Industrial Drive
Hobbs, NM 88240
Tel: 575-393-0073 • Fax: 575-393-0075
Email: vcrenshaw@crenshawcg.com

Present Occupation:

Roof Consultant

Professional Licensures:

Professional Engineer, Texas, Lic# 89592 - Current
Professional Engineer, Arizona, Lic# 53188 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Registered Roof Consultant (RRC), # 0556
Registered Roof Observer (RRO), # 0595
Qualified Inspector, Texas Department of Insurance
Windstorm Inspection Program

Industry Experience:

Roof Consultant: 30 years

Educational/Professional Background:

Northern Arizona University, Flagstaff, Arizona
Bachelor of Science - Engineering Technology, 1981

Windstorm Insurance Network Umpire Certification, 2010

Darryl A. Davis
East Coast Appraisers, LLC

224 Palermo Avenue
Coral Springs, FL 33134
Tel: 305-569-0969 • Fax: 305-444-6154
Email: ddavispa@myacc.net



Present Occupation:

Public Insurance Adjuster/Insurance Claim Consulting

Professional Licensures:

Florida, Public Adjuster, Lic# A062538, Current
North Carolina, Public Adjuster, Lic# 23872, Current
South Carolina, Public Adjuster, Lic# 483705, Inactive
Utah, Public Adjuster, Lic# 259438, Current
New Jersey, Public Adjuster, Lic# 127642, Current
New York, Public Adjuster, Lic# 1034197, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

30 plus years in insurance claims, staff adjuster, independent adjuster, general adjuster and public adjuster. Qualified as an expert in Dade County Court, 1993.

Industry Experience:

Insurance Company: 7 years
Public Insurance Adjuster: 8 years
Independent Adjuster: 22 years

Educational/Professional Background:

DFS Continuing Education
FAPIA, Member
NAPIA, Member
The Collins Center Umpire Training Attendee, 2008
Attended University of South Florida, 1978

Windstorm Insurance Network Advanced Umpire Certification, 2011

Mark A. Davis **Davis Claims Service**

P.O. Box 211

West Terre Haute, IN 47885

Tel: 812-535-3030 • Fax: 812-535-3232

Email: mark@davisclaimsservice.com



Present Occupation:

Appraisal/Umpire

Professional Licensures:

Indiana Resident Independent Adjuster, Indiana Department of Insurance,
Lic# 788032, Issued 2011 with expiration of 06/30/2014

Windstorm Insurance Network Umpire Certification 2011 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Established in 1985 by Mark Davis, Davis Claims Service has provided top notch independent adjusting services to a broad spectrum of insurance carriers having settled thousands of residential, commercial, and liability claims in Indiana & Illinois. I have participated in numerous formal appraisals, mediations, and federal settlement conferences representing national insurance carriers with professionalism, merit, and integrity. Aside from my professional experience I have raised three children; coached youth sports, and I am a two time past Exalted Ruler of the local Elks Lodge. My claims and life experience together have taught me that there are two sides to every story. Fairness and integrity are my guide in seeking a just settlement of all disputes that are brought to me. I vow to absolutely disclose any potential or even far reaching conflicts of interest and do my best to ensure that both parties are treated fairly, respectfully, and in a timely fashion.

Industry Experience:

Independent Adjuster: 33 years

Insurance Company: 6 years

Educational/Professional Background:

1979 Graduate of Indiana State University with a Bachelors of Science in Marketing. Began Davis Claims Service in 1985 as an independent adjuster.

Windstorm Insurance Network Advanced Umpire Certification, 2011

Gary N. Feder

Feder Mediation, Umpire & Neutral Services
GARY N. FEDER, CPA, P.A.

P.O. Box 249177

Coral Gables, FL 33124-9177

Tel: 305-667-7100 • Email: CPA1miami@aol.com



Present Occupation:

CPA/Mediator/Umpire

Professional Licensures:

Florida, Certified Public Accountant, (CPA), Lic# AC0007128, since 1978

Florida, Supreme Court Certified Mediator, Lic# 2660 CFRDA, Appellate, Circuit, Family, Dependency and County Court.

Other Relevant Information Relating to Ability To Serve As An Umpire:

Will Travel.

Extensive experience mediating thousands of windstorm insurance claims.

Umpired Residential & Commercial property losses.

Florida Dept. of Financial Services Property & Casualty Mediator Panels,

Commercial & Residential Property/Hurricane Mediation Programs, fr. 1991.

Financial Neutral, including service as Receiver & as Foreclosure Surplus

Trustee, and Foreclosure Mediator.

Industry Experience:

CPA: 34 years

Mediator: 20 years

Appraisal: 100% as Umpire

Educational/Professional Background:

Certified Civil Mediator (Louisiana), pursuant to LA. R.S. 9:4106.

Member and CPAU, Insurance Appraisal and Umpire Association, Inc. (IAUA)

Member, AICPA, FICPA and South Florida Claims Association (SFCA).

Diplomate and Past President, Florida Academy of Professional Mediators.

AAA Insurance Training Program (State of Florida), 1991.

Florida DBPR Certified as Mediator for Homeowners' Association Disputes.

Appointed by FL Supreme Court to Mediator Qualifications Board, 2006-2010.

Florida Supreme Court Qualified Arbitrator.

US DOJ/KeyBridge Foundation - ADA Panel Mediator.

M.S., Accounting, 1976, B.B.A., Accounting, 1975.

EAGLE SCOUT

Other Workshops:

BP Oil Spill - technical, legal and other aspects, DRI and other sponsors

National Flood Insur. and California Earthquake Adjuster Training Workshops.

Roof Damage Assessment - Commercial & Residential, Haag Engineering.

X-actimate25 Training - Basic, Advanced; Adjusting Basics

SFCA various annual seminars

Collins Center Property Insurance Appraisal Service©

Windstorm Insurance Network Certified Appraiser, 2012

Windstorm Insurance Network Advanced Umpire Certifications, 2006 - 2012

JoRenee Formento
JR Claim Consulting, Inc.

2040 NW 82nd Terrace
Pembroke Pines, FL 33024
Tel: 954-699-96545 • Fax: 407-210-2813
Email: jrclaim@comcast.net



Present Occupation:

Umpire/Appraiser/Consultant

Professional Licensures:

Independent Adjuster (0520), Florida, Lic# E060633, (Current)

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have over 32 years of insurance experience in South Florida, encompassing negotiation of all types of property claims, including residential and commercial. I am proud of the reputation I have built over the years in our industry. My quality work product includes a narrative report, detailed (Xactimate) estimate and delineated appraisal award based upon my personal inspection of the loss. I feel that both the insured and carrier are entitled to know exactly what is being allowed or included on an appraisal award and believe that an umpire is RESPONSIBLE and ACCOUNTABLE for completing an estimate and ultimately earning his/her fee. Although many umpires believe that they are not "required" to produce an estimate or "breakdown," it is my firm belief that this information MUST be included in any appraisal or umpire assignment. I also believe that in serving as an umpire, it is the responsibility of the umpire to render a fair and equitable assessment of the damages, regardless of what either side has presented as their "estimate." What ever happened to doing the "right thing" or "accountability?"

I believe that integrity and fairness are the most important principles that an appraiser or umpire can bring to an appraisal panel and personally abhor the practice of "splitting the baby." In my opinion, "splitting the baby" is simply an effortless way to close and bill your file, without putting forth the steps and time necessary and required to achieve amounts that are rightfully owed!

I have served as umpire throughout the State of Florida, as well as in Texas, California and Louisiana over the past 8 years. I continue to service the entire State of Florida as an umpire, as well as the entire United States.

Industry Experience:

Insurance Company: 31 years
Appraiser/Umpire: 8 years

Educational Professional Background:

Past President – 2011, Insurance Appraisal and Umpire Association (Board Member) Officer – 2012, South Florida Claims Association (Secretary)
Certified CE State of Florida Instructor
CPAU (Certified Property Appraiser & Umpire), 2010

Windstorm Insurance Network Advanced Umpire Certification, 2012

David W. Gale
Gale Claims Service, Inc.

13762 West State Road 84, # 412

Davie, FL 33325

Tel: 954-328-7880 • Fax: 954-693-9701

Email: dgale@galeclaimsservice.com

Present Occupation:

Independent Insurance Adjuster/Appraiser/Umpire

Professional Licensures:

Current Florida All Lines Adjuster, Lic# A092108

Industry Experience:

Independent Adjuster: 11 years

Educational/Professional Background:

Registered Professional Adjuster (RPA), 2009

NFIP Certified, 2009

Haag Certified Roof Inspector, 2007

Associate in Claims (AIC), Insurance Institute of America, 2002

Licensed Independent All Lines Adjuster, 2001

B.S., University of Florida, Psychology, 1986

Windstorm Insurance Network Advanced Umpire Certification, 2012

Charles C. Garretson **Charles C. Garretson Attorney at Law**

207 S. Baylen Street
Pensacola, FL 32502
Tel: 850-438-5178 • Fax: 850-432-4394
Email: ccg13@ccg13.com

Present Occupation:

Attorney/Umpire/Arbitrator

Professional Licensures:

Florida, Attorney, Lic# 716601, 1987 - Current
Louisiana, Attorney, Lic# 5939, 1968 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have been practicing law for 44 years. The first 20 years in New Orleans, LA, specializing in insurance defense work and plaintiff representation. In Pensacola for the last 24 years a large portion of my practice has been devoted to acting as an umpire in the insurance appraisal process, arbitrations and mediations.

I have been selected to act as an umpire by the independent adjuster for the insurance company and the public adjuster for in excess of 100 cases involving such insurance companies as cases for Citizens, State Farm, Allstate, Progressive, Bankers, USAA, Vanguard, Lloyds, Zurich, and others.

I have a substantial working knowledge of construction technique, roofing, surface coatings through personal experience and through experience gained as an umpire. I think that you will find that my impartiality is without question and that both parties in past appraisals have respected my decision as to the amount of the loss, although not necessarily agreeing with the award based upon their particular prospective.

Industry Experience:

Attorney: 44 years

Educational/Professional Background:

J.D., Loyola Law School, New Orleans, 1968
Real Estate Broker, States of Georgia and North Carolina
Attorney Licensed in Louisiana, 1968
Attorney Licensed in Florida, 1987

Windstorm Insurance Network Advanced Umpire Certification, 2011

**Robert D. Gibson
Cunningham & Lindsey**

201 Magnolia Avenue, SW, Suite 13
Winter Haven, FL 33880
Tel: 863-401-3380 • Fax: 863-401-3890
Cell: 863-224-5210
Email: rgibson@cl-na.com
Website: www.cunninghamlindsey.com

Present Occupation:

Independent Adjuster

Professional Licensures:

Florida, All Lines Adjuster, Lic# A096579, Current
Georgia, All Lines Adjuster, Lic# 718817, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Licensed in Florida, Georgia and Alabama

Industry Experience:

Independent Adjuster: 30 years

Educational/Professional Background:

AIC Designation
BS Finance degree from Troy State University, 1982
General Adjuster Program from GAB Robins, 1993

Windstorm Insurance Network Advanced Umpire Certification, 2012

Cliff Goodson
Advanced Claims Concepts, Inc.

2612 Hough Road
Florence, AL 35630
Tel: 386-334-8467 • Fax: 407-641-9777
Email: Cliff@acc-claims.com



Present Occupation:

Appraiser/Umpire

Professional Licensures:

Alabama, Appraiser, Lic# 168648
Georgia, Appraiser, Lic# 107080
Florida, Appraiser, Lic# A100699
Texas, Appraiser, Lic# 1614430
Mississippi, Appraiser, Lic# 10047313
South Carolina, Appraiser, Lic# 234261
Haag certified roofing inspector/Commercial & Residential, Lic# 200811107

Other Relevant Information Relating to Ability To Serve As An Umpire:

Cliff has handled tens of thousands of property claims in his career as well as many thousands of appraisals and hundreds of umpire files.

Industry Experience:

Insurance Company: 4 years
Independent Adjuster: 39 years

Educational/Professional Background:

Haag Certified Roofing inspector for commercial and residential roofs.

Windstorm Insurance Network Advanced Umpire Certification, 2011

David C. Hisey

HISI, Inc.

P.O. Box 1883

Englewood, FL 34295

Tel: 941-685-5359 • Fax: 941-475-4797

Email: dave@hisinet.com

Present Occupation:

Adjuster/Appraiser/Umpire/Mediator

Professional Licensures:

Florida Adjuster, Lic# A120063

IAQA, Lic# 01053

Florida Supreme Court Mediator, Lic# 21116C

Other Relevant Information Relating to Ability To Serve As An Umpire:

Florida Supreme Court Certified County Mediator

Certified Indoor Environmentalist

Florida Licensed Insurance Adjuster

Certified Instructor of Insurance

President of Independent Adjusting Firm

Haag Certified Roof Inspector

IAUA Certified Appraiser & Umpire

Industry Experience:

Insurance Company: 16 years

Independent Adjuster: 16 years

IAQA: 10 years

Educational/Professional Background:

A.A. Degree, 1975

B.B.A. Degree, 1977

PCIA, 1987

CCIA, 1987

AIC, 1996

RPA, 1998

CIE, 2002

IAUA, 2011

Member of:

Indoor Air Quality Association (IAQA)

Windstorm Insurance Network, Past President, 2006-2007

Florida Academy of Professional Mediators

Numerous Florida Claims Associations

IAUA, 2011-2012

Windstorm Insurance Network Advanced Umpire Certification, 2011

Kevin B. Hromas
Kevin Hromas & Associates, a Division
of US Insurance Information, LLC

11152 Westheimer, #942

Houston, TX 77042

Tel: 713-416-8044 • Fax: 888-297-2181

Email: KH@KevinHromas.com



Present Occupation:

Umpire/Appraiser/Claims Consultant

Professional Licensures:

TX, Independent Adjuster, Lic# 614250, 1996

FL, Independent Adjuster, Lic# E117051, 2004

OK, Independent Adjuster, Lic# A299561, 2004

NM, Independent Adjuster, Lic# 248774, 2009

NFIP, Lic# 06040100, 2004

Other Relevant Information Relating to Ability To Serve As An Umpire:

Certified Property Insurance Umpire-CPIU, 2011

Member - Insurance Appraiser and Umpire Association, 2011

Member - American Association of Insurance Management Consultants, 2012

Industry Experience:

Insurance Company - Domestic: 16 years

Independent Adjuster - Domestic: 10 years

Educational/Promotional Background:

JD - University of Houston Law Center, Houston, TX, 1992

BA - Southwest Texas State University, San Marcos, TX, 1980

AA - South Plains College, Levelland, TX, 1977

Society of Registered Professional Adjusters (RPA), 2010

Fellow - Council on Litigation Management, 2009

Personal Lines Coverage Specialist (PLCS), 2009

Commercial Lines Coverage Specialist (CLCS) 50% Completed

Associate in Claims (AIC), Enrolled

Haag Certified Roof Inspector - Residential/Commercial, 2011

Member - Houston Claims Association, 2010

Member South Florida Claims Association, 2011

Windstorm Insurance Network Advanced Umpire Certification, 2011

David P. Ierulli
National Claims Adjusters, Inc.

P.O. Box 822051

Pembroke Pines, FL 34202

Tel: 941-721-8480 • Fax: 941-723-7843

Email: Dierulli@NClaimsAdjusters.com

Present Occupation:

Umpire/Appraiser

Professional Licensures:

Florida, Adjuster, Lic# A127364 - Current

NFIP Flood License - Current

WIND Umpire Certified

IICRC Certified

Industry Experience:

Insurance Company: 2 years

Independent Adjuster: 22 years

400 Appraisals Handled

80% for the Carrier

20% as Umpire

Educational/Professional Background:

Bradley University, 1977 - 78

Maryville College, 1978 - 81

Windstorm Insurance Network Umpire Certification, 2010

Kevin L. Jones
Rhino Claim Services, Inc.

7002 Graham Road
Indianapolis, IN 46220
Tel: 317-690-9983 • Fax: 317-491-1844
Email: kjones@rhinoclaims.com

Present Occupation:

Claims Manager

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have several years experience as both an adjuster and a file reviewer. With that experience, I am able to determine what is appropriate and fair in the settlement of property losses.

Industry Experience:

Independent Adjuster: 8 years

Educational/Professional Background:

Associates Degree, Electrical Engineering Technology, Purdue University, 1989
Bachelors Degree, Supervision, Purdue University, 1993
MBA, University of Indianapolis, 1998

Windstorm Insurance Network Umpire Certification, 2012

Doyle Kennedy Kennedy Consulting Service, Engineers

2642 Sunset Drive, New Smyrna Beach, FL 32168

Tel: 386-427-4045 • Fax: Call for number

Email: DoyleKennedy@cfl.rr.com

Web Addresses: www.KennedyConsultingService.com;

www.DoyleKennedy.com



Present Occupation:

Umpire (the primary work)/Consulting Engineer/Special Inspector for Threshold Type Buildings/Florida Certified General Contractor

Industry Experience:

More than 20 years experience in insurance appraisals and similar negotiations, mediations, and arbitration sessions. Experience as umpire since 2004. Served as expert witness for investigations, reports, depositions, testimony at trials, support for attorneys, and similar work for 100 or more cases and for more than 20 years.

Other Relevant Information Relating to Ability To Serve As An Umpire:

About half of my work has been for the insurance companies or their attorneys and about half has been for the insured or their attorneys. I am also familiar with insurance work because I have done many jobs of estimates, repairs, and reconstruction of damaged buildings. I have attended the annual WIND Certification and Advanced courses and the Windstorm Insurance Conferences most years since they began. I have also attended several other training conferences about dispute resolution, alternative dispute resolution, wind or water, and similar topics. For other than the umpire engagements, most of the cases in which I have been substantially involved have been resolved before trial, but I have served as expert witness in trials in federal and Florida courts, in many depositions and sworn statements, and as consultant for attorneys.

Educational/Professional Background:

Duke University, Bachelor of Science in Civil Engineering;

Staunton Military Academy, Scientific Diploma with emphasis on physics;

Northwestern University, completed work for master's degree in accounting, but did not receive the degree because my job required that I leave the area a week before the end of the term.

Professional Engineer, Florida, Lic# 8310

Indiana License # PE60008549

Florida Certified General Contractor, Lic# 761

Florida Special Inspector for threshold type buildings, Lic# SI2021

CMI (Certified Mold Inspector)

Member of ICRI (International Concrete Repair Institute)

ASCE (American Society of Civil Engineers)

ICC (International Code Council)

SBCCI (Southern Building Codes Council International)

FES (Florida Engineering Society)

NSPE (National Society of Professional Engineers); and other professional groups. All licenses are current.

Windstorm Insurance Network Advanced Umpire Certification, 2011

Craig Kugler C.S.I.

P.O. Box 601
Stuart, FL 34995

6065 Roswell Road, Suite 1384
Atlanta, GA 30328

Tel: 772-335-2210 • Fax: 772-382-3113
Toll Free: 800-369-7553
Email: csi2k@yahoo.com



Present Occupation:

Independent Insurance Adjuster/Umpire/Appraiser

Professional Licensures:

Florida, 520 All Lines, Lic# A146608, 1992 - Current
Currently hold licenses in LA/SC/NC and GA

Other Relevant Information Relating to Ability To Serve As An Umpire:

27 plus years insurance expertise. Licensed in Florida since 1985. My background includes residential and commercial large losses. Very experienced in all lines of coverages and matters pertaining to the appraisal process. I am mutually selected and have many court appointed positions. I serve in a professional, impartial and realistic manner. The art of appraisal includes finding the realistic range of resolution needed to resolve the noted dispute. Windstorm Insurance Network Umpire Certified in 2004, with Advanced Umpire credentials since offered. Certified Windstorm appraiser 2012. I am also highly experienced in case goods, fine antiques, personal property, automotive and motorsports. I resolve issues, timely and professionally.

Industry Experience:

Insurance Company: 12 years
Independent Adjuster: 15 years
Automotive and Motorsports background

Windstorm Insurance Network Advanced Umpire Certification, 2010

Jamie R. Lakes
Catastrophe Services Inc.

P.O. Box 3243
Stuart, FL 34995
Tel: 772-380-2603
Email: jlakes1023@aol.com

Present Occupation:

Umpire/Appraiser/Independent Adjuster

Professional Licensures:

Florida, 520 All Lines, Lic# W001420, 2010 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have over 20 years of Insurance related experience, involving losses from daily claims and catastrophes. I have the hands on working knowledge of policy language, building damages from all perils, including hurricane, tornado, water, fire and theft losses to facilitating appraisal and Umpire appointments in various States. I have worked through Catastrophes Katrina, Wilma, Ike and the June 1, 2011 Massachusetts Tornado outbreaks. I bring integrity and professionalism to the appraisal process. I do not split the baby in my rulings. I am thorough, work with any personality and find the realistic and reasonable resolve to the issues presented. I am not afraid to make tough decisions and I work to resolve any and all appraisal or Umpire matters in an expedited manner.

Industry Experience:

Independent Adjuster: 20 years

Educational/Professional Background:

Windnetwork Umpire certification, 2010
Windnetwork Appraiser certification, 2012

Windstorm Insurance Network Umpire Certification, 2010

John A. Lively
IN-Line Consulting, LLC

402 Bell Court
Woodstock, GA 30188
Tel: 404-513-1267 • 866-801-5463
Email: jlively@in-lineconsulting.net



Present Occupation:

Construction and Restoration Consultant

Professional Licensures:

Georgia, Resident Adjuster, Lic# 509416, issued 1997, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Expert construction consultant and estimator with expertise in all phases of restoration, mitigation and remediation. Experience in many types of construction and restoration projects including; multi-family dwellings, educational, historic, religious, municipal, hotel/motel, airports, maritime, coliseums, and industrial. Experience in appraisals, builder's risk losses, interpreting Engineering and Architectural Plans, replacement cost valuations, expert witness testimony, catastrophic occurrences, copper thefts, construction defects and mold remediation. Previous Appraiser/Umpire experience in large, high profile hurricane claims.

Industry Experience:

Restoration/Construction: 8 years
Insurance Company: 8 years
Independent Adjuster: 1 year
Construction Consulting: 10 years

Educational/Professional Background:

Virginia Commonwealth University, Bachelor of Science, 1991
Certified Restoration Technician, IICRC, 1993-1997
PCLA, American Educational Institute, Inc., 2005
FCLA, American Educational Institute, Inc., 2005
California Earthquake Adjuster Accreditation, 2009
U.S. Green Building Council National Membership, 2009

Windstorm Insurance Network Umpire Certification, 2012

Joseph M. Loughren
Loughren and Doyle, P.A.

506 S.E. 8th Street
Ft. Lauderdale, FL 33316
Tel: 954-525-6006 • Fax: 954-525-8012
Email: jml@loughren-doyle.com



Present Occupation:

Attorney/Mediator

Other Relevant Information Relating to Ability To Serve As An Umpire:

Trial Attorney representing insurance companies and claimants for excess of 35 years. Founder and managing partner of insurance trial firm.

Industry Experience:

Attorney (Plaintiff): 39 years
Attorney (Defense): 39 years

Memberships:

Broward County Bar Association
Palm Beach County Bar Association
Dade County Bar Association
The Florida Bar
Federal and American Bar Association
Maritime Law Association of the United States
Florida Defense lawyers Association
American Association for Justice
Defense Research Institute
Allegheny County Bar Association
The Pennsylvania Bar Association

Educational/Professional Background:

B.A., University of Pittsburgh, 1967
J.D., Duquesne University, 1971

Admitted:

Pennsylvania and U.S. District Court, 1971
Western District of Pennsylvania, 1977
Florida, U.S. Court of Appeals, Third District, 1982
U.S. District Court, Southern District of Florida including Trial Bar, 1983

Windstorm Insurance Network Advanced Umpire Certification, 2012

**Daniel J. Luby, AIC
Precision Advisors, LLC**

1601 Margate Avenue
Orlando, FL 32803-2161
Tel: 407-228-0820 • Fax: 407-209-2433
Email: Dan.Luby@PrecisionAdvisors.us



Present Occupation:

Construction Expert/Appraiser/Umpire

Professional Licensures:

Florida, Certified General Contractor, Lic# CGC031599, 1984
EPA Lead Paint Certified Renovator, Lic# R-I-18349-09-04679, 2010

Other Relevant Information Relating to Ability To Serve As An Umpire:

Extensive background in building construction issues and property damage restoration services. Responsible for the start up and operation of a restoration company with offices located in Florida and North Carolina. I have served as an Expert Witness, Appraiser, Umpire and Construction Consultant.

Industry Experience:

Construction & Restoration: 32 years

Educational/Professional Background:

Master of Building Construction, University of Florida, 1984
B.S., Building Construction and Contracting, Purdue University, 1979
A.A.S., Building Construction, Wentworth Institute of Technology, 1977
American Arbitration Association, Training Workshop, Miami, FL, 1993
American Institute of Constructors, Member 1979 - Present
Collins Center for Public Policy, Umpire Training, 2008
Fire and Life Safety Code Board of Appeals, Orange County, FL, 1999 - 2008
Haag Certified Roof Inspector, 2011
PLRB National Mold Symposium, Charlotte, NC, 2001
RIA/ASCR Annual Conference, Savannah, GA, 2003
SEAK, Inc - National Expert Witness Conference, Hyannis, MA, 2005
Successful Subrogation for Restoration Contractors, 2001
Water Loss Institute Conference, Tampa, FL, 2002
Windstorm Insurance Network Annual Conference, 2005 - 2012
Windstorm Insurance Network Co-Chair Legal/Legislative Comm., 2009 - 2012

Windstorm Insurance Network Advanced Umpire Certification, 2005 - 2012

Gary Madsen **Florida Building Inspections, LLC**

145 NE Spanish Court
Boca Raton, FL 33432
Tel: 561-347-2266
Email: Gary@FBInsp.com



Present Occupation:

Inspector/Umpire

Professional Licensures:

Certified General Contractor - FL, Lic# CGC 1518616 - issued 2010 (current)
Home Inspector - FL, Lic# HI 123 - issued 2010 (current)
Mold Assessor - FL, Lic# MRSA 737 - issued 2011 (current)
Mold Remediator - FL, Lic# MRSR 774 - issued 2011 (current)
Citizens Ins. Wind Mitigation Verification Inspector - Certificate# 18020087 - issued 2010 (current)
General Contractor - VA, Lic# 2701-028985A issued 1979 (inactive)

Other Relevant Information Relating to Ability To Serve As An Umpire:

Have participated in over 100 appraisals, arbitrations and mediations in insurance damage claims. Have acted as court appointed arbitrator in insurance disputes. Recognized as an expert in the field of construction and the field of water damage repair by various courts. Acted as lead estimator in large cat claims. Have acted as senior project manager, project manager and construction manager in numerous multi-million dollar claims. Experience with high rise buildings, curtain walls, EFIS, roofs, steel and wood construction, concrete tilt up, manufacturing and industrial buildings, health care facilities, hotels, apartments and condominiums. Types of claims: wind, fire, water, mold, collapse, earthquake, hail, and construction defect. Have worked on losses in green (LEED) certified buildings. Have worked with removal of Chinese drywall.

Industry Experience:

Construction: 35 years

Educational/Professional Background:

B.A., Columbia College, Certified Mold remediator
Certified in Water Damage structural repairs
Green Building Certificate
Certified Defective Drywall Consultant, FEMA Incident Response manager
Member US Green Building Council
Member Building Envelope Sciences Institute
Member International Association of Qualified Indoor Air Quality consultants
Member International Association of Home Inspectors
Former Plans Reviewer and Fee Inspector Department of Housing and Urban Development
Approved Citizens Wind Mitigation re inspector

Windstorm Insurance Network Advanced Umpire Certification, 2011

Anthony W. Marks
Associated Claims Management, Inc.

501 East 1st Street
Oakboro, NC 28163
Tel: 704-485-8975 • Fax: 704-973-9303
Email: wayne.marks@associatedclaimsinc.com

Present Occupation:

Managing General Adjuster

Professional Licensures:

Current Adjusters Licenses:
NC Resident - Lic# 6078790
FL - Lic# E002960
TX - Lic# 1396640
AL - Lic# 0408916
GA - Lic# 761200
MI - Lic# 0410119
LA - Lic# 465938
MS - Lic# 10086990
OK - Lic# 40022691
SC - Lic# 438631
WA - Lic# 701371

Industry Experience:

Insurance Company: 5 years
Independent Adjuster: 13 years

Educational/Professional Background:

BS Criminal Justice, 1993, Sociology - 2nd Major

Windstorm Insurance Network Umpire Certification, 2010

Marc Martinelli
Servsquad.com

8343 Roswell Road, Suite # 365
Atlanta, GA 30350
Tel: 404-803-8733
Email: Marcmartinelli@live.com



Present Occupation:

Public Adjuster

Professional Licensures:

Public Adjuster, Independent Adjuster, ISA Certified Arborist, HAAG Engineering Certified Roofing Inspector, IICRC Certified in Water Damage Restoration, IICRC Certified in Mold Remediation, IICRC Certified in Fire and Smoke Restoration, IICRC Certified in Applied Structural Drying, Certified Mediator

Industry Experience:

Independent Adjuster: 5 years
Public Adjuster: 5 years

Educational/Professional Background:

B.S Business University of Alabama, Birmingham, 1991

Windstorm Insurance Network Umpire Certification, 2012

Gregory S. McLellan
The Pepper Engineering
Group, Inc.

6135 NW 167 Street, Suite E-26
Miami, FL 33015
Tel: 305-655-1115
Fax: 305-655-9991
Email: mclellan@pegroup.com



THE
PEPPER
ENGINEERING
GROUP, INC.

Present Occupation:

Structural/Forensic Engineer

Professional Licensures:

Florida, Engineer, Lic# 48290, Current
Puerto Rico, Engineer, Lic# 21586, Current
Louisiana, Engineer, Lic# 34564, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Greg McLellan, is a principal with The Pepper Engineering Group, Inc., a firm specializing in Structural and Forensic Engineering with offices in South Florida and Orlando. He also serves as a structural specialist for the Miami Dade Fire Rescue, Urban Search & Rescue Team, Florida Task Force #1. This involvement has taken him to the World Trade Center, where he spent two weeks after 9/11, to Punta Gorda, FL in response to Hurricane Charlie, to New Orleans in the aftermath of Katrina, to Barbados when a building collapsed and recently to Haiti. He was the 2005 president of the Florida Structural Engineers Associations (FSEA), and a member of various other technical and professional organizations. For additional information about Greg McLellan and the Pepper Engineering Group go online to: www.pegroup.com

Industry Experience:

Structural/Forensic Engineer: 22 years

Educational/Professional Background:

B.S., Civil Engineering (BSCE), U.S. Coast Guard Academy, 1985
Master of Science, Structural Engineering, University of Illinois, 1990
Florida Licensed Professional Engineer
Threshold Building Inspector
Board Certified Structural Engineer

Windstorm Insurance Network Umpire Certification, 2011

Paul Middleton
Elite Claim Services, Inc.

1518 Cleveland Street
Hollywood, FL 33020
Tel: 954-922-9191 • Fax: 954-333-3546
Email: pmiddleton@ecspem.com



Present Occupation:

Umpire

Professional Licensures:

Independent Adjuster, Lic# A178238, 1990 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Mr. Middleton has been active in the insurance claims field for approximately 30 years. Before founding Elite Claim Services, Inc. in 1999, he was employed with two large insurance carriers. During the previous last ten years, he has participated in excess of 3,200 appraisals.

These appraisals consisted of residential, commercial, condominium and business income losses reaching twenty million dollars. Through elections, he serves as president of South Florida Claims Association in 2011, and was president of Insurance Appraisal & Umpire Association in 2010.

Industry Experience:

Insurance Company: 15 years
Independent Insurance Adjuster: 12 years

Educational/Professional Background:

B.B.A, Texas A&M University, 1982
Insurance Appraisal & Umpire Association
CPAU Designations, 2010
National Association of Fire Investigators
CFII Designations, 2009
C.F.E.I. Designations, 1999
Advanced Property School, Business Income, 1996
AIC 35, 1995

Windstorm Insurance Network Advanced Umpire Certification, 2012

John G. Minor
Complete General Contractors, Inc.

913 Gulf Breeze Parkway, Suite 5A
Gulf Breeze, FL 32561
Tel: 850-932-8720 • Fax: 850-934-6659
Email: john@completecontracting.com
Website: www.completecontracting.com



Present Occupation:

General Contractor/Construction Consultant/Appraiser/Umpire

Professional Licensures:

Florida, Certified General Contractor, Lic# CGC061674
North Carolina, Unlimited Building Contractor, Lic# 42065
South Carolina, General Contractor, Lic# G113511
Certified Floodplain Manager

Other Relevant Information Relating to Ability To Serve As An Umpire:

John Minor is a second generation contractor, licensed in three states, and a certified thermographer in building diagnostics. Mr. Minor is also a Certified Floodplain Manager. He has been involved in the successful discharge of many claims as an expert in large loss property claim lawsuits and disputes over the past 16 years. His work is throughout the Southeast, hired both by the plaintiff and defense, for a fair review of the issues at hand. Mr. Minor has considerable experience in wind and flood assignments including Hurricanes Opal, Bertha, Fran, Ivan, Dennis, Katrina, Gustav and Ike. In addition, Mr. Minor has worked many large loss fire, builder/manufacturer liability claims and personal injury lawsuits arising from construction issues.

Educational/Professional Background:

L237 Certified Floodplain Management
North Carolina Department of Insurance Certified Instructor
Pensacola State College, AA Degree
Xactimate Estimating Software*Expert Training
N.C. Building Code Counsel - Affiant
FLIR ® Infrared Training*Certified Thermographer
Presenter: 2011 National Hurricane Conference
Presenter: 2009, 2010 & 2012 Windstorm Insurance Conference
Presenter: 2009 WIND Texas Symposium
Best Claim Practices
Lorman Educational Services, Instructor for courses specializing in Solving Water Intrusion and Mold Problems; The Proper Restoration of Properties Damaged by Water and Resulting Mold and Mildew and New Law In Property Claims
2009, Orlando and Houston, Wind vs Surge, University of Florida Window/Wall ADR Study 2008, Contributor Attendee, Digital Hurricane Symposium

Windstorm Insurance Network Advanced Umpire Certification, 2012

James Mike Morgan, CPA, CFE, CFF Morgan Johnson Carpenter & Co.

P.O. Box 326

Tavares, FL 32778-0326

Tel: 352-253-0511 • Fax: 352-253-0533

Email: mmorgan@mjcforensics.com

Website: www.mjcforensics.com



Present Occupation:

Forensic Accountant/Consultant/

Certified Public Accountant

Professional Licensures:

Florida, CPA, Lic# 19328, 1988 - Current

Georgia, CPA, Lic# 006018, 1981 - Current

Certified Fraud Examiner, Lic# 5244, 1990 - Current

Certified in Financial Forensics, 2009 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Mr. Morgan has been involved in forensic accounting since 1980. He has conducted audits and testified as an expert witness in proceedings involving insurance claims, product liability and third party lawsuits.

Mr. Morgan has testified as an expert witness numerous times in both state and federal courts in the following states: Florida, Georgia and Tennessee.

He has led seminars and presentations related to forensic accounting and measurement of damages to members of the insurance industry and the legal profession.

Industry Experience:

CPA: 32 years

Educational/Professional Background:

B.B.A., Cum Laude, 1975

University of Georgia

Certified Fraud Examiner (CFE) & Certified Financial Forensics (CFF)

Member, Florida Institute of Certified Public Accountants

Member, American Institute of Certified Public Accountants

Certified Public Accountant, States of Georgia and Florida

Morgan Johnson Carpenter & Co., 2002 – present (Managing Partner)

RGL Gallagher, 1997 – 2002 (Managing Partner)

Campos & Stratis, 1980 – 1996 (Managing Partner)

Joined Campos & Stratis in 1980 and opened the Orlando office in 1988.

Windstorm Insurance Network Advanced Umpire Certification, 2012

Larry Steven Moore
Applied Building Sciences, Inc.

120 Greenwich Road
Charlotte, NC 28211
Tel: 704-634-7276 • Fax: 704-362-3178
Email: smooore@appliedbuildingsciences.com



Present Occupation:

Forensic Engineer

Professional Licensures:

Registered Professional Engineer: North Carolina, South Carolina, Georgia, Virginia, Tennessee, Florida; Licensed General Contractor in North Carolina (Limited); American Arbitration Association Construction Industry National Panel of Arbitrators.

Other Relevant Information Relating to Ability To Serve As An Umpire:

Steve Moore has over 30 years of engineering and construction experience. For private residences, townhomes, condominiums, and commercial projects, he has performed field investigations and engineering analysis. He has undertaken the analysis of field inspection data and researched defects for conformance to past and current building codes and standards. As part of his analysis, he has prepared detailed engineering reports, repair outlines and repair estimates. He has performed evaluation of opposing expert's reports and estimates and prepared detailed analysis. Mr. Moore has extensive experience in analyzing traditional construction claims involving disputes, cost and/or schedule overruns and underruns, and change orders. Through development of nearly 6,000 single family and multifamily residential lots, he has significant experience in the due diligence, entitlement, design, permitting, bidding, contracting and construction of public and private highways, clubhouses, shelters, restrooms and pools. Projects have required detailed construction schedules including critical path for on-time delivery and / or delay analysis. As a senior construction executive, he has extensive expertise in grading, gravity and pressure piping, storm drainage and detention, miscellaneous and structural concrete, and asphaltic pavements. His significant estimating experience includes hard and negotiated bids for both public and private work.

Educational/Professional Background:

Bachelor of Science - Civil Engineering, NC State University, 1976; Numerous Building Envelope, Roofing, Structural, Construction, and Legal Seminars and Conferences; American Arbitration Association Arbitrator Training.

Windstorm Insurance Network Umpire Certification, 2012

Clay Morrison
Morrison & Morrison, Inc.

2951 Marina Bay Drive, #130-315
League City, TX 77573
Tel: 281-554-7077
Email: cm@nstci.com



Present Occupation:

Property Loss Consultant

Professional Licensures:

Licensed Public Adjuster
Public Adjuster CPPA designation

Industry Experience:

Public Adjuster: 10 years
Contractor: 15+ years
Insurance Industry Consultant: 5 years

Educational/Professional Background:

BS Houston Baptist University, 1987, CMR
(Certified in Mold Remediation), 1998, CPPA
(Certified Professional Public Adjuster), 2007

Windstorm Insurance Network Umpire Certification, 2011

Donald J. Murphy
Murphy Insurance Services, Inc.

4003 Belmoor Drive
Palm Harbor, FL 34685
Tel: 954-205-6067 • Fax: 727-953-8910
Email: dmurphy861@aol.com

Present Occupation:

Umpire/Mediation/Appraisal/Arbitrator Services

Professional Licensures:

Florida, All Lines Independent Adjuster, Lic# A187349, 1982
Florida, All Lines Insurance Company Employee, Lic# A187349, 1982
All Lines NFIP Flood Certification, Lic# 06010073, 2001

Other Relevant Information Relating to Ability To Serve As An Umpire:

48 years experience in the casualty insurance claim field with the past 20 years specializing in the property loss field. Past experience as property manager for major carrier and for Florida independent adjusting firm. Past work in all phases of catastrophe management. Past experience handling residential and commercial property losses as adjuster, manager, director, appraiser, mediator and umpire.

Industry Experience:

Insurance Company: 32 years
Independent Adjuster: 7 years
Appraiser/Umpire: 9 years

Educational/Professional Background:

B.P.S., Business, Barry University, 1994
Various industry technical schools with certifications in all phases of automobile construction and estimating, residential and commercial building construction and estimating. Business income/profit loss determination.
Various industry and legal technical courses in casualty insurance policy interpretation, legal liability/negligence courses and contract law.

Windstorm Insurance Network Umpire Certification, 2012

Eric B. Osking
Advanced Building Assessment, Inc.

5401 S. Kirkman Road, Suite 310
Orlando, FL 32819
Tel: 407-371-5237 • Fax: 866-334-0195
Email: ericosking@gmail.com

Present Occupation:

Public Insurance Adjuster

Professional Licensures:

Florida Public Insurance Adjuster Lic# A197538
Issued 2006 License Current and Active

Other Relevant Information Relating to Ability To Serve As An Umpire:

Extensive experience in construction estimating
Worked as an Independent Insurance Adjuster
Certified Indoor Environmental Consultant

Industry Experience:

Independent Adjuster: 2 years
Public Adjuster: 6 years

Educational/Professional Background:

Bachelor of Science, 1982
Master of Science, 1986
Certified Indoor Environmental Consultant, 2009

Windstorm Insurance Network Umpire Certification, 2012

D. Danny Ozark
Diversified General Contractors, Inc.

5400 65th Street
Vero Beach, FL 32967
Tel: 772-559-5401 • Fax: 772-778-3441
Cell: 772-559-5401
Cypress, TX Cell: 713-557-6262
Email: ozarkd@bellsouth.net



Present Occupation:

General Contractor/Umpire

Professional Licensures:

General Contractor, Lic# CGC046510, 2010
Diversified National General Contractors, A Texas Corporation, Lic# 801103387
E.P.A. Lead Certified: NAT-35435-1, 2012
Windstorm Insurance Network Certified Umpire and Appraiser

Other Relevant Information Relating to Ability To Serve As An Umpire:

"I am a Registered and Certified General Contractor with over 40 years experience operating on a nation wide basis. I am highly experienced in single family, multi family and high rise condominium and office structures, commercial properties, build outs, building and renovating and related trades. My company specializes in restoration work generated by catastrophe claims, and also as a Certified Windstorm Insurance Umpire and Appraiser, I will and do operate throughout the United States and if required I will work anywhere internationally. I am highly experienced in construction, roofing, as well as Windstorm, hail, rain, flood, smoke/soot and fire claims. I have held numerous mutually agreed Umpire positions as well as been Court appointed, I have done fee estimates and reinspections for multiple insurance companies."

Project sizes range from simple single family (\$50,000.00) thru high rise condominium (\$150.M)

"I prefer both of my parties to come to a mutual agreement on the claim, but if not, I have the ability to make the call and back up my decision, without prejudice".

Industry Experience:

Estimated Number of Appraisals: 30
Estimated Number As Umpire: 25

Windstorm Insurance Network Advanced Umpire Certification, 2012

Haywood L. Parker
IN-Line Consulting, LLC

402 Bell Court
Woodstock, GA 30188
Tel: 919-631-7955
Email: hparker@in-lineconsulting.net



Present Occupation:

Construction Consultant

Professional Licensures:

North Carolina, Active Adjuster Lic# 640625, renewed yearly.
National Flood Insurance Program, Active Lic# 11050538, renewed yearly.

Other Relevant Information Relating to Ability To Serve As An Umpire:

"I am familiar with losses caused by wind, flood, fire, earthquake, and collapse from ice and snow".

Industry Experience:

Insurance Company: 16 years
Independent Adjuster: 12 years

Educational/Professional Background:

East Carolina University BSBA-Finance
Associate In Claims designation earned from CPCU

Windstorm Insurance Network Umpire Certification, 2012

John Pepper
The Pepper Engineering Group, Inc.
6135 NW 167 Street, Suite E26
Miami, FL 33015
Tel: 305-655-1115 • Fax: 305-655-9991
Email: pepper@pegroup.com



THE
PEPPER
ENGINEERING
GROUP, INC.

Present Occupation:

Structural/Forensic Engineer

Professional Licensures:

Florida, Engineer, Lic# 15073, 1976 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

John Pepper was the structural engineer for the Florida Commission on Hurricane Loss Projection Methodology. John is a past president of the Florida Engineering Society, Broward County Chapter, winner of the Florida Engineering Societies Outstanding Technical Achievement Award. He served on the Board of Rules and Appeals of Broward County for six years and was Chairman of the Structural Committee for three years.

He served with FEMA in the Oklahoma City Federal Building Rescue, the Umberto Vidal rescue in Puerto Rico and the World Trade Center rescue after 9/11. He served with the U.S. Department of State, USAID in the Sri Lanka Central Bank Bombing evaluation, the Nairobi American Embassy bombing evaluation and the Tau-Liu earthquake rescue mission in the Republic of China. John Pepper has completed over 600 insurance appraisals.

Industry Experience:

Engineering: 42 years

Educational/Professional Background:

B.S., Architectural Engineering, University of Miami, 1970

Florida Professional Engineer, 1976

Florida Certified General Contractor, 1990 (inactive)

Major, US Army Corps of Engineers, Reserves, Honorably Discharged, 1992

Florida Certified Special Inspector, 1995

Fellow, Florida Engineering Society, 1997

Windstorm Insurance Network Advanced Umpire Directory, 2012

Rodney K. Ray
IN-Line Consulting, LLC

402 Bell Court
Woodstock, GA 30188
Tel: 678-283-1021 • Fax: 866-801-5463
Email: rray@in-lineconsulting.net



Present Occupation:

Construction and Code Compliance Consulting

Professional Licensures:

Code Inspector certifications by the International Code Council for multiple areas of code, current. First certification obtained in 2006
2003, OSHA Regulations Standard 29 CFR certification, current.
2006, Certified Real Estate Inspector, current.
2008, NFPA certification for Fire Sprinkler Hydraulics, current.
2011, Earthquake certification, current.

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have been involved in a vast number of losses and have utilized my experience related to construction methods, costs, scheduling, and building codes. These property losses included high profile government claims, multiple loss locations that exceeded a thousand sites / units, residential, multifamily, mitigation and drying, heavy manufacturing and industrial, identification of minimal code compliance alternatives, construction defects, appraisals, time element, FEMA's flood plain / zones, depreciation, and residential and commercial valuations.

Industry Experience:

Construction/Restoration: 27 years

Educational/Professional Background:

Graduated Cum Laude in 1991 with Bachelor of Science Degree from the University of Southwestern Louisiana, 2001
160 hours of specialized training related to the proper application and installation of glazing and other millwork products, 2003
IICRC Water Remediation Certification, 2003
IAQA - Certified Mold Remediator, 2004
ASCR Fire and Smoke Restoration Certification, 2007
Haag Roof Inspector Certification

Windstorm Insurance Network Umpire Certification, 2012

Jim Reichle
Jim Reichle & Associates

Central Florida Office: 271 Bald Eagle Run
Lake Mary, FL 32746

Tampa Bay Office: 5016 43rd Street, South
St. Petersburg, FL 33711

Panhandle Office: 7156 Sunshine Hill Road
Molino, FL 32577

Tel: 407-321-9535 • Fax: 407-386-7029

Email: jimreichle@yahoo.com



Present Occupation:

Appraiser/Umpire

Professional Licensures:

Licensed in Florida since 1975

Independent Adjuster: Florida, Lic# A21733

North Carolina, Lic# NC452475

NFIP FCN, Lic# 04010284 (original license #00034) *all licenses current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Co-Moderate annual WINDNetwork Umpire Certification classes;

2007- present, FAPIA

2012, Panel Moderator on "Umpire's Perspective"

Completed 916 appraisal files, completed 478 umpire files

Industry Experience:

Insurance Company: 5 years

Independent Insurance Adjuster: 15 years

Property & Casualty Agent: 17 years

Educational/Professional Background:

BA, Business Management, Belhaven University, cum laude

RPA, Registered Professional Adjuster, 1999 - current

HCRI, Haag Certified Roofing Inspector, 2007

Windstorm Insurance Network Advanced Umpire Certification, 2012

Michael Ruskin
Disaster Pro Consulting, Inc.

7141 NW 48th Way
Coconut Creek, FL 33073
Tel: 954-707-9547 • Fax: 831-302-9547
Email: disasterpro@bellsouth.net



Present Occupation:

Umpire/Appraiser/Mediator/Independent Adjuster

Professional Licensures:

Florida Department of Insurance Certified Mediator
Certified Supreme Court of Florida County Mediator, Lic# 21265C, 2011
Independent All-Lines Insurance Adjuster, Lic# P060021 - Current
Florida, All Lines Independent Adjuster, Lic# P060021, 8/28/2006

Other Relevant Information Relating to Ability To Serve As An Umpire:

Current Disaster Pro Consulting, Inc. Coconut Creek, Florida

President

Insurance Appraiser and Certified Umpire serving the entire State of Florida
Completed Insurance Adjuster Licensing – All Lines
4/2005 – 5/2006 All Claims Insurance Repairs Hallandale, Florida

Vice President/Estimator

Manage all sales and marketing activities as well as estimate and consult on insurance losses to property.
6/2001- 4/2005 All Claims Insurance Repairs Hallandale, Florida

General Manager/Estimator

Manage entire business operation to include production, sales and financial reporting.

9/1991 – 6/2001 INRECON/Belfor Detroit, MI; Pittsburgh, PA; Florida

General Manager/Estimator

S. Florida - Managed entire business restoration operation. Reported directly to the home office in Detroit.

Pittsburgh – Managed entire business restoration operation. Reported directly to the home office in Detroit.

Estimator

1991- Detroit – Entry level estimator and management apprentice

Industry Experience:

Independent Adjuster: 7 years

Restoration Contractor: 11 years

Educational/Professional Background:

Current Board Member: Windstorm Insurance Network
MSM Degree, Management, Walsh College/Robert Morris, 1999
Certified Mold Remediator (CMR) through IAQA, 2004
ASCR Certified Small Business Recovery Planning, 1997
B.A., Accounting, Michigan State University, 1988
Vale Construction School Graduate, 1994

Windstorm Insurance Network Advance Umpire Certification, 2011

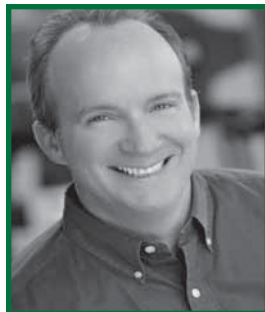
James V. Sadrianna
Sadge Mediation Services

P.O. Box 690337

Orlando, FL 32869-0337

Tel: 407-810-8595 • Fax: 407-351-1407

Email: james@sadgemediation.com



Present Occupation:

Mediator/CPA/Umpire

Professional Licensures:

Attorney, New York, Lic# 2318582, 1990 - Current

CPA, Florida, Lic# 24999, 1992 - Current

Mediator, Florida, Lic# 24983R, 2010 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have over 30 years' experience highlighted by consistent achievement of professionalism and integrity. I am a fair and impartial negotiator, relationship builder capable of maintaining productive working relationships with appraisers, bankers, lawyers, accountants and insurers.

I will travel.

Educational/Professional Background:

Florida Certified Circuit Civil Mediator, 2010

Florida Lemon Law Arbitrator, 2011

Florida Certified Public Accountant, 1992

Member of American Institute of Certified Public Accountants, 1985

Juris Doctorate - Pace University School of Law Combined, 1989

M.B.A. - B.B.A. - Accounting - Pace University, 1981

Windstorm Insurance Network Advanced Umpire Certification, 2012

John W. Salmon
John W. Salmon, Esq., P.A.

10248 Guatemala Street
Cooper City, FL 33026
Tel: 305-490-9525 • Fax: 954-416-6126
Cell: 305-490-9525
Email: johnwsalmonpa@gmail.com



Present Occupation:

Mediator/Arbitrator/Umpire

Other Relevant Information Relating to Ability To Serve As An Umpire:

I have been a full time neutral for 21 years with an extensive mediation (over 6,500 cases) and arbitration practice in primarily commercial matters. Prior to concentrating my practice in Alternative Dispute Resolution, I was a partner in a litigation/transactional practice representing clients in all types of legal matters. I have mediated well over 250 first party property insurance lawsuits.

I have been an adjunct professor at Florida International University for nearly 21 years teaching in the College of Business and College of Law.

As an umpire, I have been agreed upon or appointed by the courts for residential, condominium, commercial and business interruption claims in over 200 appraisals. I am available statewide and will go on most roofs.

Industry Experience:

Mediator, Arbitrator, Umpire, full-time neutral: 21 years

Educational/Professional Background:

B.A., 1975

J.D., 1978

M.B.A., 1989

Certified Florida Circuit Civil, Family and Federal Mediator

Distinguished Fellow, American College of Civil Trial Mediators

Diplomate, Florida Academy of Professional Mediators

Florida Supreme Court Approved Arbitrator

Presenter: Appraiser Certification Class, Windstorm Conference, 2012

Windstorm Insurance Network Advanced Umpire Certification, 2004 - 2012

Michael J. Schofield
Clark, Partington, Hart, Larry, Bond & Stackhouse

125 West Romana Street, Suite 800
Pensacola, FL 32502
Tel: 850-434-9200 • Fax: 850-432-7340
Email: mschofield@cphlaw.com

Present Occupation:

Attorney

Professional Licensures:

Attorney, Florida Bar, 1983
Attorney, Alabama, Florida Bar, 1993
Mediator, Florida and Alabama Bar
Arbitrator, Florida Bar, Lic# 373656
Arbitrator, Alabama Bar, Lic# ASB-3417-064M

Other Relevant Information Relating to Ability To Serve As An Umpire:

Michael J. Schofield has 29 years experience in litigation in complex tort matters, products liability, aviation, medical malpractice, insurance coverage and bad faith claims. He began his career at Kimbrell & Hamann in Miami, Florida in 1983. He returned to North Florida in 1989 and practices at one of Pensacola's most prestigious firms, Clark, Partington, Hart, Larry, Bond & Stackhouse. Mr. Schofield has represented both plaintiffs and defendants and has tried cases ranging from simple tort claims to aviation crash claims and currently litigates and mediates.

Mr. Schofield may be reached at Clark, Parkington, Hart, Larry, Bond & Stackhouse at 850-434-9200 or mschofield@cphlaw.com or his website for mediations and arbitrations, which includes an interactive calendar, can be found at www.FloridaMediators.org/Michael-Schofield.

Industry Experience:

Attorney (Plaintiff): 10 years
Attorney (Defense): 20 years
Mediator and Neutral: 10 years

Educational/Professional Background:

University of Florida (B.S., 1980)
University of Florida (J.D., 1983)
Moot Court; Appellant Advocacy Honors; and Academic Honors, 1981, 1983

Windstorm Insurance Network Advanced Umpire Certification, 2012

**Ira L. Straff, President
Insurance Adjustment Bureau, Inc.**

5 N. Highland Avenue, P.O. Box 145
Bala Cynwyd, PA 19004
Tel: 610-667-1617 • Fax: 610-667-2443
Email: ils@iabclaims.com
Website: www.iabclaims.com



Present Occupation:

Public Insurance Adjuster/Expert Property Damage
and Insurance Consultant/Appraiser/Umpire

Professional Licensures:

Pennsylvania, Public Adjuster, Lic# 144620, 1972 to present
New Jersey, Public Adjuster, Lic# 9469182, 1994 to present
Delaware, Public Adjuster, Lic# 1015355, 2004 to present
New York, Public Adjuster, Lic# PA-821604, 1995 to present
Florida, Public Adjuster, Lic# A313763, 1999 to present
Connecticut, Public Adjuster Lic# 001033573, 1999 to present
USVI, Public Adjuster, Lic# NRPADJ-95-10, 2002 to present
Maryland, Public Adjuster, Lic# NJ110001686, 2009 to present
District of Columbia, Public Adjuster, Lic# 2868770, 2009 to present

Other Relevant Information Relating to Ability To Serve As An Umpire:

Ira L. Straff has worked as a public adjuster for over 40 years and has handled more than 10,000 proper damage claims. He has served as an appraiser for insureds and as a neutral umpire in numerous property damage insurance claim appraisals. He also has testified in court as an expert witness for insureds against insurers and for insurers in subrogation against third parties.

Industry Experience:

Public Adjuster: 40 years
Property Loss: 40 years

Educational/Professional Background:

B.S., Philadelphia University, 1972
Member: Insurance Society of Philadelphia, NJ Public Adjusters Association
New York Public Adjusters Association; American Association of Public
Insurance Adjusters; and Florida Association of Public Insurance
Adjusters, Windstorm Insurance Network Umpire Certification, 2010 Licensed
as a Public Adjuster in the states of CT, DE, FL, MD, NJ, NY and PA, DC and VI.

Windstorm Insurance Network Umpire Certification, 2010

Foy Taff
Taff Claim Services, Inc.

1225 Johnson Ferry Road, Suite 270
Marietta, GA 30068
Tel: 770-565-1600
Email: advocate@taffclaimservices.com



Present Occupation:

Public Adjuster

Professional Licensures:

GA, Public Adjuster, Lic# 101970, 1993, current
North Carolina, Lic# 7071515, active

Other Relevant Information Relating to Ability To Serve As An Umpire:

Multi-Line Insurance claims adjuster since 1964

Industry Experience:

Insurance Company: 16 years
Independent Adjuster: 11 years
Public Adjuster: 19 years
Claims Manager for Broker: 2 years

Educational/Professional Background:

Auburn University, Business Administration, continual insurance education on Ethics, Business Income Loss, Legal case law for property claims, Building construction & repair techniques, boiler & machinery coverage, restoration technology, Salvage/subrogation, Fraud & Arson, Commercial and Homeowners coverage, Umpire Certification

Windstorm Insurance Network Umpire Certification, 2012

**Theodore J. Taylor
Kaleb Blake Company, LLC**

281 NW 78th Avenue

Plantation, FL 33324

Tel: 954-499-5852 • Fax: 866-439-7423

Email: Ted.Taylor@Kalebblake.net



Present Occupation:

Appraiser/Umpire

Other Relevant Information Relating to Ability To Serve As An Umpire:

CAT Estimates - 403

Daily Estimates - 188

Commercial Estimates - 174

Appraisal Estimates - 911

Umpire Awards - 184

Total Claim Activity - 1860

The total \$ amount of these claims exceeded \$136 million.

Industry Experience:

Independent Adjuster: 1 year

Appraiser/Umpire: 7 years

Educational/Professional Background:

Xactimate Level 3 Certification

SimSol Certification

Adjustor Scoping & Training Class

Texas All Lines Insurance Course

Windstorm Insurance Network Umpire Certification

Windstorm Insurance Network Appraiser Certification

Policyholders of America, Member

FEMA Certified & Licensed

Windstorm Insurance Network Advanced Umpire Certification, 2012

Paula Tighe
Earnest/Tighe Law Firm, P.A.

103 N.E. 4th Street
Fort Lauderdale, FL 33301
Tel: 954-525-5644 • Fax: 954-525-5799
Email: paula.tighe@earnestlaw.com

Present Occupation:

Attorney

Professional Licensures:

Florida Bar, Lic# 0850438, 1990, Current
Georgia Bar, Lic# 712145, 1997, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Florida Supreme Court Certified Circuit Civil Mediator Attorney for 22 years in Florida handling commercial litigation, contracts, real estate, land use, government law. Former Assistant City Attorney, City of Fort Lauderdale, Florida.

Industry Experience:

Attorney (Plaintiff): 22 years
Attorney (Defense): 22 years

Educational/Professional Background:

Southern Methodist University, BBA, Marketing, 1986,
University of Florida, JD, 1989
Florida Supreme Court Circuit Civil Mediator, 2012

David L. Tobin
David L. Tobin, P.A.

7807 S.W. 88th Terrace

Miami, FL 33156

Tel: 305-274-6403 • Fax: 305-274-3161

Present Occupation:

Retired Circuit Judge - Senior Status

Professional Licensures:

Attorney, Lic# 81521, 1961

Mediator, Lic# 8470R, 2001

Other Relevant Information Relating to Ability To Serve As An Umpire:

Served as Neutral Umpire for past 11 years.

Educational/Professional Background:

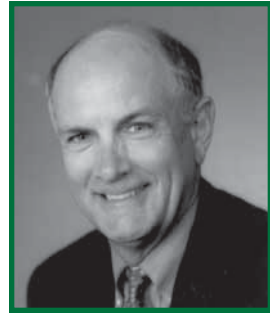
Bachelor of Science, Engineer Sciences, 1949

J.D., 1961

Windstorm Insurance Network Advanced Umpire Certification, 2011

Charles R. "Dick" Tutwiler
Charles R. Tutwiler & Associates, Inc.

5401 W. Kennedy Boulevard, Suite 757
Tampa, FL 33609
Tel: 813-287-8090 • Fax: 813-287-0862
Email: tutwiler@publicadjuster.com



Present Occupation:

Public Insurance Adjuster/Loss Consultant

Professional Licensures:

Florida, Public Adjuster, Lic# A269833
Kentucky, Lic# 581878
New York, Lic# 517965
South Carolina, Lic# 298602
U.S. Virgin Islands, Lic# NRPADJ14811
Texas, Lic# 1284563

Georgia, Lic# 817298
Louisiana, Lic# 490931
North Carolina, Lic# 21627
Tennessee, Lic# 2008742
West Virginia, Lic# 21627

Other Relevant Information Relating to Ability To Serve As An Umpire:

39+ years experience in first party property insurance claims. Routinely handle appraisals for client losses. Member of American Arbitration Association. Completed Alternative Dispute Resolution course given by American Education Institute. Served as an Umpire in three multi-million dollar hurricane cases that were successfully concluded.

Industry Experience:

Insurance Company: 10 years
Public Insurance Adjuster: 29 years

Educational/Professional Background:

B.A., Administration, Management, Marshall University, 1973
C.P.C.L.A., (Casualty Property Claims Law Associate)
American Educational Institute, (3 year insurance course study, casualty/property professional designation)
A.D.R. Certificate, Alternative Dispute Resolution, certified American Education Institute.
Former Director, NAPIA Board, FAPIA, Past President
Past President, Windstorm Insurance Network, Inc., 2004 - 2005
Windstorm Insurance Network Umpire Certification Panelist, 2008, 2009, 2010, 2011
Member, Community Association Institute, West Coast and Suncoast Chapters

Windstorm Insurance Network Advanced Umpire Certification, 2008, 2009, 2010, 2011

**Richard P. "Rick" Tutwiler, P.C.L.S.
Tutwiler & Associates, Inc.**

5401 W. Kennedy Boulevard, Suite 757

Tampa, FL 33609

Tel: 813-287-8090 • Fax: 813-287-0862

Email: ricktutwiler@publicadjuster.com

Website: www.PublicAdjuster.com



Present Occupation:

Public Insurance Adjuster/Loss Appraiser/Umpire

Professional Licensures:

Florida, Lic# P006003, Current

Georgia, Lic# 2651544, Current

Kentucky, Lic# 700005, Current

Minnesota, Lic# 40288508, Current

Mississippi, Lic# 10039426, Current

North Carolina, Lic# 8090263, Current

New York, Lic# 1097424, Current

Pennsylvania, Lic# 634241, Current

South Carolina, Lic# 439634, Current

Tennessee, Lic# 1031421, Current

Texas, Lic# 1399706, Current

U.S. Virgin Islands, Lic# 100341628, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Member, National Association of Public Insurance Adjusters (NAPIA)

Windstorm Insurance Network, Board of Directors 2010-Present, Co-Chair
of Marketing/Membership Committee (2009-Present)

Member, Community Association Institute, West Coast

Member, Community Association Institute Suncoast Chapter

Texas Association of Public Insurance Adjusters (TAPIA), Board of Directors
(2010-Present)

Big Brothers, Big Sister (2007-Present)

Clearwater Chamber of Commerce President's Circle, Past Member

Tampa Bay Chamber of Commerce, Past Member

Industry Experience:

Public Adjuster: 7 years

Educational/Professional Background:

B.S. Business Administration, University of South Florida, Tampa, FL, 2005

Bridgewater College, Bridgewater, Virginia, 2001

Jesuit High School, Tampa, FL, 2000

P.C.L.S. (Property Claims Loss Specialist)

Crawford and Company University, Atlanta, GA, Insurance Adjusting, 2005

**Windstorm Insurance Network Advanced Umpire Certification, 2009, 2010,
2011, 2012**

John A. Voelpel, III **Voelpel Claim Services, Inc.**

2208 Curry Ford Road
Orlando, FL 32806-2422
Tel: 407-895-1808 • Fax: 407-895-1514
Email: john@vcs.cc • Website: www.vcs.cc



Present Occupation:

Independent Insurance Adjuster/Umpire

Professional Licensures:

Florida, Insurance Adjuster, Lic# A274441, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

John A. Voelpel, III is the President of Voelpel Claim Service, Inc. John received his Bachelor of Science in Business Administration degree in December 1973 from the University of Central Florida (formerly Florida Technological University), Orlando, Florida. He received his CPCU designation in 1984. Mr. Voelpel belongs to several associations, including Central Florida Chapter CPCU, (past president 1993-1994); Orlando Claims Association, Inc. (past president - 2002-2003); Orlando Claim Manager Council (past president - 1987); Florida Advisory Committee on Arson Prevention (past President - 2003); and Windstorm Insurance Network (past president - 2005). Recipient of Windstorm Insurance Network's 2012 Annual Presidential Recognition Award.

Mr. Voelpel has been active in the insurance claims community for 38 years. Before founding Voelpel Claim Service, Inc. in 1998, he was employed for 24 years in the insurance industry. Over the last nineteen years he has participated in over 850 appraisals, acting as umpire in 94% of those appraisals. Mr. Voelpel has been appointed by the court 25 times. These appraisals have been conducted in both formal and informal manners with awards ranging from a few hundred dollars to several million dollars. He has acted as an umpire predominantly in Florida, but also in Alabama, Louisiana, Kentucky, Mississippi, Tennessee and Texas.

Mr. Voelpel has been a member of the Umpire Committee since it was formed by WIND in 2003. He has been a faculty member on all Umpire Certification classes offered by WIND since its inception. Mr. Voelpel drafted the Umpire Code of Ethics which is still in effect to date.

Industry Experience:

Insurance Company: 24 years
Independent Adjuster: 14 years

Educational/Professional Background:

B.A., Business Administration, University of Central Florida, 1973
Associate in Claims, Insurance Institute of America, 1983
Chartered Property Casualty Underwriter (CPCU), 1984
American Institute for Property and Liability Underwriters
Associate in Management-Insurance Institute of America, 1992

Windstorm Insurance Network Umpire Certification, 2003-2012

Thomas J. Wareham
Wareham Construction, Inc.

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Email: tom@warehamconstruction.com



Present Occupation:

Appraiser/General Contractor/Umpire

Professional Licensures:

Florida, Certified General Contractor, Lic# CGC 020587, 1981 - Current
Florida, Independent Adjuster, Lic# P158481, 2008 - Current
Certified Mold Remediator
OSHA Mold Inspection and Remediation, 2004 - Current
EPA - Lead based paint, certified, 6/29/2010

Other Relevant Information Relating to Ability To Serve As An Umpire:

38 years of experience in construction, 28 of which have been in insurance related claims. General contractor specializing in building, renovation and restoration of commercial and residential properties.

Worked several hurricanes, including Andrew. Experience in testifying as construction expert in Federal and State Courts.
Umpire consultant since 1992
Licensed Adjuster
Licensed General Contractor since 1981

Industry Experience:

Certified General Contractor: 31 years

Windstorm Insurance Network Advanced Umpire Certification, 2010

Dudley H. Watson
North Texas Real Property Services

4407 Bobbitt Drive, #100
Dallas, TX 75229
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Email: dhwatson@ccim.net



Present Occupation:

Real Estate & Engineering Consulting

Professional Licensures:

PE, Texas, Lic# 36917, issued 1974, Current
PE, Louisiana, Lic# 16126, issued 1976, Current
PE, Oklahoma, Lic# 11716, issued 1976, Current
PE, Arkansas, Lic# 4067, issued 1976, Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

As a 40-year Professional Engineer in Texas, Louisiana, Arkansas & Oklahoma, and real estate practitioner, Watson has education, training and multi-dimensional expertise in development, property inspections and evaluations, engineering design, project management, feasibility analysis, maintenance management, facilities operations, and litigation testimony.

Watson has managed multi-discipline design and construction of industrial and commercial projects and public works from development concepts, planning and design phases, through completion and operations. Projects include directing construction, modifying facilities, planning repairs and establishing maintenance systems.

Watson has conducted forensic inspections for insurance claims and evaluated properties for lenders. He has performed due diligence to determine property condition in acquisitions transactions and to determine cause and origin of failures related to foundations, roof leaks, building envelopes, and HVAC issues. Watson has trained personnel in property management and in physical inspections for commercial and residential properties. Watson is a Certified Property Manager (CPM), certified roof inspector, and a Certified Commercial-Investment Real Estate Practitioner.

CCIM, Certified Commercial Investment Real Estate Practitioner
CPM, Certified Property Manager, Institute of Real Estate Management
Experienced Forensic Engineer

Industry Experience:

Engineer: 40 years

Educational/Professional Background:

B.S., Civil Engineering, University of Arkansas, Fayetteville, 1970.

Windstorm Insurance Network Advanced Umpire Certification, 2012

**Howard W. Weber
Danahy and Murray, P.A.**

901 W. Swann Avenue
Tampa, FL 33606
Tel: 813-258-258-3600
Email: howard@danahyandmurray.com



Present Occupation:

Attorney

Professional Licensures:

Florida Bar, Lic# 0578703
Certified Circuit Court Mediator, Lic# 15052R

Other Relevant Information Relating to Ability To Serve As An Umpire:

My 25 year career in insurance claim and trial work includes the representation of both insurers and policyholders, as well as having held positions within the legal and staff counsel departments of several major Florida property and casualty insurers, serving as trial counsel, claim counsel and general counselor.

Industry Experience:

Insurance Company: 6 years
Attorney (Plaintiff): 3 years
Attorney (Defense): 16 years

Educational/Professional Background:

B.A., University of South Florida, 1982
J. D., Stetson University College of Law, 1985
Florida Bar Board Certified Civil Trial Lawyer, 1999-2009
Florida Supreme Court Certified Circuit/County Court Mediator,
2002 (Certified thru 2014)
Chartered Property and Casualty Underwriter (CPCU), 2011
Associate In Claims (AIC), 2011

Windstorm Insurance Network Advanced Umpire Certification, 2012

Justin Whedbee Frontier Adjusters

P.O. Box 2687

Conroe, TX 77305

Tel: 936-647-1755 • Fax: 800-324-0817

Email: jwhedbee@frontieradjusters.com



Present Occupation:

Independent Adjuster

Professional Licensures:

TX, Lic# 403972, 1996 - Current

LA, Lic# 523078, 2007 - Current

HI, Lic# 369271, 2009 - Current

FL, Lic# Pending

NFIP Lic# 06010432, 1999 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Mr. Whedbee has been adjusting professionally for 17 years. In that time he has managed multiple catastrophes including Tropical Storm Frances (1998), Tropical Storm Alison (2001), Hurricane Claudette (2004), and Hurricanes Katrina, Rita, and Wilma in the 2005 season. Hurricane Ike (2008), Hurricane Irene (2011). Led Frontier with developments in technology aiding to a quicker deployment of assets as well as better turnaround time and a streamlined review process. Experience in multi-million commercial losses on varying types of property losses as well as commercial liability. Authored claims handling guide for insurance companies field adjusters.

Industry Experience:

Independent Adjuster: 17 years

Educational Professional Background:

Business Administration, Lone Star College

TWIA

Approved Umpire

Authored CE on Appraisal/Umpire handling and ethics

Windstorm Insurance Network Advanced Umpire Certification, 2011

Richard C. Wiggins
Dick Wiggins Consultant, Inc.

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Email: dwigginsconsult@aol.com



Present Occupation:

Umpire/Appraiser

Professional Licensures:

Florida, All Lines Adjuster, Lic# A284300, 1972

Other Relevant Information Relating to Ability To Serve As An Umpire:

Handling umpire and appraisal assignments since Hurricane Hugo in 1989. Extensive experience as to large property losses, business interruption, stock of merchandise, jewelry and fine arts.

Industry Experience:

Independent Adjuster: 51 years

Educational/Professional Background:

Journalism/Communications major, University of Florida, 1961
GAB Business Services, 1961 - 1979
Dick Wiggins Associates, 1979 - 1985
Cramer Johnson Wiggins Associates, 1985 - 2004
Certified arbitrator American insurance & reinsurance society

Windstorm Insurance Network Advanced Umpire Certification, 2012

Donald G. Wood
Suncoast Claims, Inc.

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Bedford, TX 76095

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Cell: 817-291-7250
Email: don@suncoastclaims.com
Website: www.suncoastclaims.com



Present Occupation:

Public Adjuster

Professional Licensures:

Texas, Public Adjuster, Lic# 1451369, 2006 - Current
Florida, Lic# E190270, 2005 - Current
Louisiana, Lic# 458604, 2006 - Current
North Carolina, Lic# 8293697 - Current
Georgia, Lic# 2814709 - Current

Other Relevant Information Relating to Ability To Serve As An Umpire:

Member of NAPIA and TAPIA, American Society of Professional Estimators (ASPE), International Code Council (ICC), and the Windstorm Network. Former Registered General Contractor in Texas and Florida. Formerly employed by Engineering and Construction firms in Texas, North Carolina, and Louisiana where projects included subdivisions, custom homes, heavy industrial projects, and retail centers, with 35 years experience in construction, supervision, and estimating. Previous property damage insurance claims experience includes Allstate and General Adjustment Bureau. Certified Estimator with the American Society of Professional Estimators, President of Suncoast Claims Inc., and Manager of Habitech, LLC.

Industry Experience:

Insurance Company: 3 years
Independent Adjuster: 1 year
Public Adjuster: 17 years
General Contractor, Estimator: 35 years

Educational/Professional Background:

BA, Pre-Seminary Major, Southeastern College, Lakeland, Florida, 1971
Hundreds of hours of courses in Construction and Claims
American Society of Professional Estimators
National Association of Public Insurance Adjusters
Texas Association of Public Insurance Adjusters

Windstorm Insurance Network Advanced Umpire Certification, 2010

ABOUT WIND

BRINGING WINDSTORM CLAIMS INDUSTRY PROFESSIONALS TOGETHER[®]

Windstorm Insurance Network, Inc. (WIND)[®] is the first educational member association devoted solely to dealing with windstorm insurance claims issues. It was formed in 1999 with the goal to bring professionals together in the review and discussion of windstorm insurance claims issues.

WIND's mission is to offer industry insight and education to individuals and groups employed or otherwise involved in all aspects of windstorm insurance claims. Our members come from across the United States, and represent various companies and professional interests in the property and windstorm insurance claims industry.

ADVANCING MEMBERS' KNOWLEDGE THROUGH EDUCATION, NETWORKING AND PROFESSIONALISM[®]

WIND[®] boasts a sizeable membership of 1,000 professionals from across the nation, and an impressive group of officers and board members. The annual Windstorm Insurance Conference attracts more than 1,500 attendees for three days of professional development, continuing education, and networking opportunities.

JOIN TODAY!

We invite you to become a part of the first educational organization for windstorm claims industry professionals. In addition to valuable networking and educational opportunities, members receive weekly and quarterly newsletters, industry discounts and priority registration and discounted rate for the annual conference. For more information, visit us online at www.windnetwork.com.



WINDSTORM[®]
INSURANCE NETWORK

The Educational Association For
Windstorm Claims Industry Professionals[®]

Connect. Learn. Engage.



Windstorm Insurance Conference

Join hundreds of windstorm claims industry representatives as they convene for three days of professional development, continuing education, and networking opportunities.

2013

January 28 - 31, 2013
Renaissance Sea World
Orlando, Florida

2014

(15th Anniversary Conference)
January 27 - 30, 2014
Rosen Shingle Creek
Orlando, Florida



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Windstorm Claims Industry Professionals[®]

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