

## Tracy Brown

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### OBJECTIVE

To provide thorough and customer-driven services as an insurance specialist.

### PROFESSIONAL LICENSES/HIGHLIGHTS

- FL-licensed All-Lines Adjuster (#P179192)
- SC-licensed All-Lines Adjuster (#298934)
- Experienced all-lines adjuster with competency in investigating and adjusting multi-line residential and commercial claims.
- Former award-winning investigative journalist and licensed private investigator.
- Proficient with various Microsoft Office products, Xactimate and Internet.

### CERTIFICATIONS

- Umpire—  
Insurance Appraisal & Umpire Association (IAUA); and  
Windstorm Insurance Network (WIND)
- National Flood Insurance Program (NFIP) (current, since 2004)
- Earthquake (current)
- HAAG Commercial Roof Inspector (current)
- USAA (current)
- Citizens of Florida (current)
- Vale National Dwelling Twenty-One Certification (2/2/01)

### FORMAL EDUCATION

Southwest Texas State University, *Bachelor of Arts in Journalism*, 1986

### AREAS OF EXPERTISE

Accident (Bodily Injury/Property Damage) Investigation  
Appraisal/Mediation  
Business Interruption  
Catastrophe Response  
Cargo/Marine Survey  
Contents Loss Evaluation  
Fraud/Workers' Compensation Investigation (recorded interview, surveillance (still/video) and covert undercover)  
Historic Restoration  
Large Loss  
Liability/Warranty/Construction Defect  
Mold/Environmental Remediation  
Property Damage (Residential/Commercial)

### PROFESSIONAL EXPERIENCE

#### 1999-present

#### Independent General Adjuster/Appraiser/Umpire

Knowledgeable in all areas of (first- and third-party) claims handling—property (residential and commercial), casualty, surety, and inland marine. Daily and catastrophe claims handling experience on residential and commercial losses to \$1.5 million.

Specialized experience handling appraisal/mediation, business interruption, cargo, catastrophe, historic restoration, large loss, liability, fraud, mold, sinkhole, warranty, and workers' compensation. Hurricane Wilma "clean-up" since 2/2009.

Residential and commercial catastrophe deployment—Hurricane Ike (2008), Hurricane Wilma (2005); Hurricane Katrina (2005); Hurricane Frances (2004); Hurricane Jeanne (2004); Mid-Atlantic Hail Storms (2003-2004); Hurricane Isabel (2003); Northeastern Ice Storms (2002 and 2003); Hurricane Gustav (2002); and Hurricane Floyd (1999).

Experience working with 25+ insurance carriers, including AIG, Allstate, America First, American Home Warranty, American Trans-Freight, Chubb, Harleysville, Hartford, Homesite, SC Insurance Reserve Fund, Lexington, Liberty Agency Markets, Lloyds of London, Maersk, RLI Transportation, Montgomery, PURE, SC Wind, Scottsdale, State Farm, Travelers, Universal, USAA, US Liability, Western World and Zurich.

**2007-2009****Private Investigator****Blazer Investigative, Inc.**

Insurance defense specialist providing investigative services to attorneys, insurance carriers and individual clients. Experience across multiple branches of investigative work—insurance fraud, domestic, forensic, worker's compensation, and wrongful death. Locator, background, and legal process services. Surveillance (still and video) and covert undercover experience.

**2/2006 to 10/2006****Estimator/Project Manager****Paul Davis Restorations, Inc.**

Estimator/project manager on residential repairs/remodeling projects ranging from \$1,000 to \$500,000, often working within parameters of a preferred vendor program (State Farm, USAA). Fire, water, mold, and environmental hazard mitigation experience. Managed subcontractors, located materials, tracked job progress, and assisted with accounts receivable.

**Spring and Fall 2005****"Basic Home Repairs: 101" Course Instructor****Trident Technical College**

Developed curriculum and taught 16-hour continuing education course in basic home repair. Developed concept, prepared lesson plans, demonstrated various repair techniques in lab setting, and maintained attendance records. Assisted in promoting program through print and broadcast media in the greater Charleston (SC) market.

**CURRENT MEMBERSHIPS**

Insurance Appraisal & Umpire Association (IAUA)

South Florida Claims Association

SC Claims Association, Charleston Chapter

SC Association of Legal Investigators (SCALI) , Lowcountry Chapter

Windstorm Insurance Network (WIND)

**RECENT CONTINUING EDUCATION/TRAINING**

Advanced (FL) Building Code Update

Asserting Coverage Defense of Fraud

Chinese Drywall

Chipped Tile Claims: How the Law Affects An Insurer's Obligations

Earthquake Damages

EVO and Document Production in the Claim Investigation to Avoid Bad Faith

Duration of Loss: Interpretation of Water Damage to Wood Building Materials

Florida Property Insurance Law Update

Foundation Failures

HAAG-Sudden Damage v. Maintenance Problems in Buildings

Proposals for Settlement

Sinkholes

Surge Effects on Residential Systems

ServiceMaster-Reducing Severities Through Restorative Structural Drying

Spoilation of Evidence

The Mortgage Clause and Effect of Foreclosures

Wind v Surge: Hurricane Damage Assessment

Xactimate—Advanced Estimating & Evaluating Property Damage

**REFERENCES**

Available on request.