

CURRICULUM VITAE

Bruce Fredrics, RGA (EGA), SME, CGA, AIC, ACA, CCA, PCLA, LPCS, HCI/R/C, FSRT, WINDP, CMS, AMRT, WRT, CPLA, CPLU, CPAU, CMI, UCC, CPCUcand, CCPc, ACPc, B.S.

INSURANCE CLAIMS EXPERT: P & C Masterclass Executive General Adjuster, Expert (Federal and State Court), IICRC, CMR, CC/CL, IAUA, AAA, CLM, AICP, WAPIA, AIGC
Certified: Arbitration, Appraisal, Umpire II, Asbestos, Business Interruption, Fire, Water, Mold, Wind, Earthquake, Roofing, Flood

CONTACT DETAILS: Direct Cell: 470-222-0912
National Line: 770-843-0582
Email: (best) bfredrics5@outlook.com
(Alt.) bfredrics@professional-adjusting-consulting.com

BUSINESS: 289 Jonesboro Rd., Ste 436
McDonough, GA 30253
Fax: 404-581-5566

EXPERIENCE: 30 years' experience in multi-lines claims including Adjuster-In-Charge, owner of three (3) claims processing firms, and having declined Claims Manager and Regional Management positions. Can process any claim 360°: Commercial Property, Condominium, Construction Defects, Equipment/Mechanical Breakdown, Business Interruption, Residential Dwelling, Manufactured Housing, Sinkhole, Mold, Fire Investigation and Adjustment, Environmental/Pollution, Property Liability, Catastrophe Losses: Hurricanes, Tornadoes, Total Losses, Alternative Dispute Resolution: Appraisal, Mediation; Product Liability, General Liability, Professional Liability, Harassment, Casualty Bodily Injury, Fatalities, Murder/Homicide, Attempted Murder, Weapon Assault, Auto Liability, Auto Physical Damage, Personal Injury Protection (PIP), Cargo, Workers Compensation Liability, and strong Claim/Court Litigation since 2012. Settlements from thousands to multi-millions of dollars.

Have trained / taught / advised / consulted for State Regulators, Attorneys, Judges, Claims Managers / Supervisors, Adjusters, Staff Representatives, Agents, Contractors, and others. Conduct Jury Education in live court-room testimony, and in Federal Reports, Deposition, and Affidavit. Completion of courses approximating 500+ hours of Continuing Education including with Board Certified Adjusters, CPCU and General Adjusters, Attorneys, Judges, Engineers, Scientists, Contractors (advanced), and different Experts.

QUALIFICATIONS:

- Bachelor of Science in Management Studies, University of Maryland Global College (UMGC).
- PGA (Executive Property General Adjuster – EGA, level 7 pinnacle elite); CGA (Casualty General Adjuster) ¹
- SME (Subject Matter Expert: Federal and State Courts; Claims Processing, Standards, and Appraisal)
- Litigation Professional

Professional Designations: Registered General Adjuster (RGA: Peer-rated EGA elite level [Executive General Adjuster]), Certified General Adjuster (CGA), Associate in Claims (AIC), Accredited Claims Adjuster (ACA) via Florida University System of national standards; Certified Claims Adjuster (CCA), Property Claims Law Associate (PCLA), Legal Principles Claims Specialist (LPCS), HAAG Engineering Certified Roof Inspector: Residential & Commercial (HCI-R/C), Certified Mold Specialist (CMS) Inspection and Remediation via EPA, Certified Mold Inspector (CMI) via OSHA, Certified Mold Remediator (CMR) via IICRC, affirmed CPCU matriculation/coursework (CPCUcand), Certified Claims Professional candidate (CCPc), Advanced Claims Professional candidate (ACPc), Fire and Smoke Restoration Technician (FSRT), Anti-Microbial Remediation Technician (AMRT — Catastrophe micro-biological hazardous materials exposures), and Water Restoration Technician (WRT) Certified via IICRC. Federal OSHA and EPA Certified in Asbestos. Windstorm Insurance Network Professional national designation (WINDP). Certified Property Appraiser & Umpire (CPAU). Certified Property Loss Appraiser / Umpire (CPLA & CPLU), Universal Claims Certification (UCC).

Certifications: FEMA National Flood Insurance Program Adjuster; Commercial Business Interruption; Florida Windstorm Underwriting Association (FWUA): Commercial and Residential property, Manufactured Housing; Earthquake via KMC; Windstorm Insurance Network: Umpire Certification Level II — advanced Claims Dispute Resolution; Certified Premier Appraiser; Certified Arbitrator (Arbitrator / Arbitrator).

¹ Only nationally identified Adjuster with both PGA and CGA designations.

CURRICULUM VITAE

HISTORY ²: Began Insurance Adjuster training in 1986. Have handled claims on site in Maryland, Virginia, Washington DC., Arizona, Florida, Georgia, North Carolina, Kentucky, South Carolina, Tennessee, Alabama, Indiana, Louisiana, and Mississippi. Satellite work in West VA, Illinois, Nevada, Colorado, and Oklahoma.

Developed from Adjuster, to Sr. Adjuster, advancing to General Adjuster in 2005 (a General Adjuster, or “GA”, is an industry classification of 1st-level Expert devoid of Judicial Qualification), to PGA & CGA (page 1) in 2009, Master General Adjuster in 2013 (a Master General Adjuster is a multi-lines Property & Casualty Adjuster, or PGA & CGA combined, from achieving a required 4th-level P or C Adjuster ranking [being a 1st-level General Adjuster] to a 7th level), was honored as Executive General Adjuster (EGA) in 2016 (EGA is the pinnacle, the highest or level-7 Adjuster ranking attainable in the industry). ³ Considered Elite Specialist. Prior Claims Representative for Carriers. Experience with Property, Casualty, and Workers Compensation claims. Personally recommended by select Attorneys and Adjusters for skills, to provide expertise, and to assist Attorneys in litigation and to prepare for Trials. Judicial Affirmation: State Court qualified Expert in 2015; U.S Congressional Federal qualified Expert in 2016.

License: Adjuster: multiple States, single or dual Licensee by State as Public Adjuster and/or Independent Adjuster. Do or have held licenses in GA, FL, SC, NC, AL, TN, VA, KY, OK, NV, AZ, CO, TX, LA, and MS. Construction Contractor's License; General Contracting Consulting Company: Georgia.

NOTEWORTHY:

- Approved for United States Federal Military Security Clearance in 2009 (Nuclear Submarine Facility).
- Prior Municipality representation as Insurance Expert.
- Worked with Law Enforcement agencies including City Police Dept's, County Sheriff's Offices, State Patrol Offices, Federal ATF, Fire Depts investigators and Fire Marshals, Environmental Protection Agency, etc.
- Honorary Member of the Georgia Sheriff's Association. (Former member – Florida Sheriff's Association)
- Only Adjuster ever Certified by Dale Cardwell, owner of <https://www.trustdale.com/> ⁴
- Featured guest: 2021 – 2022, “Ask the Expert” radio shows on I-Hart Radio talk radio.
- Provost: Appraisal International Graduate Collegia (AIGC college).
- Board Chairman: World Association of Professional Indemnifying Appraisals (WAPIA).

OTHER ASSOCIATION: Member of: American Bar Association – Expert Committees (ABA), American Arbitration Association (AAA); Society of Certified General Adjusters (SCGA), National General Adjusters Association (NGAA), Claims and Litigation Management Alliance (CLM). Former member of: Board of Directors Georgia Association of Public Insurance Adjusters (GAPIA), National Association of Public Insurance Adjusters (NAPIA), American Association of Public Insurance Adjusters (AAPIA), National Society of Professional Insurance Investigators (NSPII), Southern Loss Association (SLA), Orlando Claims Association (OCA), Arizona Insurance Claims Association (AICA), Property Casualty Claims Professionals (PCCP), and Workers Compensation Claims Professionals (WCCP), Association of Insurance Compliance Professionals (AICP).

<u>CHARITY:</u> Firefighter's & Emergency Responders Coalition, Gold Member	Disabled American Veterans, contrib.
Firefighters and EMS fund, Bronze Member	Disabled Veterans / America, contrib.
American Police Officer's Alliance, Member	Salvation Army, donator
American Veterans Honor Fund, Honors Member	Police Action Fund, contributor
Wounded Warrior Project (prior 2017)	ASPCA, contributor
Coalition for American Veterans, Gold Member	American Red Cross, donator

² (Prior career of 10 years: Multi-State Regional Manager in retail marketing).

³ A level-7 Adjuster/EGA is of pinnacle rank; no 8th level, e.g., “Sr. EGA”, exists by officially recognized industry standards of practice.

⁴ Dale Cardwell is a known, reputable, experienced consumer investigator and advocate who supported me. However, another unrelated person acting similarly and alleging to be his colleague has contrarily and publicly published socially irresponsible and intentionally artificial: false, negative, inaccurate, misrepresented, and misleading information about me solely due to this “colleague’s” biased interests of a reputational agenda, financial gain, and personal notoriety at the intended expense of me and others as the means to accomplish unscrupulous goals. The facts proving all truth have long been known but have wrongfully been kept hidden and never admitted to by this “colleague”. Unfortunately, unethical people will besmirch someone for money and fame but then lie to disguise such dishonesty as instead being moral virtue. Such persons portray themselves as good people while actually deceiving so many others.