Curriculum Vitae

I, Philip Weber I am a P.L.A.N Certified Property Loss Appraiser (CPLA), Philip Weber is a P.L.A.N Certified Property Loss Umpire (CPLU), an IAUA Certified Property Insurance Appraiser, a Texas Licensed Insurance Producer/Agent # 2572875, a Colorado Licensed Insurance Producer/Agent # 643736, a Colorado Licensed Insurance Public Adjuster # 643118, and was an Independent Adjuster working on behalf of Insurers.

I, Philip Weber, have been a licensed Independent Adjuster and employed by the Third Party Administrators & Independent Adjusting Firms that represent insurance carriers including; National Flood Insurance Program (NFIP) | Berkley North Pacific | Brotherhood Mutual | Lloyds of London | Chubb | Berkshire Hathaway | POE | The Hartford | The Hanover | Horace Mann | Indemnity Insurance | Nationwide Insurance | Allied Property Group | Liberty Mutual Insurance | Safeco Insurance | Bankers Insurance | Louisiana Citizens | Indiana Insurance | Ohio Casualty | American Family | Shelter Insurance | Auto Owners Group | The Kemper | NCAA / AAA Insurance | American First Insurance | CNA | Cincinnati Insurance | Teachers Insurance | Republic Group | Encompass Insurance | Tower Hill Insurance | HomeWise | Florida Citizens | Erie Insurance | Scottsdale Insurance | TD in Canada.

Independent adjuster state licenses held *CT, FL, KY, LA, MI, MN, MT, OK, OR, RI, SC, TX, UT, WA, WY.*

Experience: I, Phil Weber, have extensive knowledge, 20 years, of resolving residential and commercial claims. He began his Consulting business in 2015 and opted to become a CO licensed PA and CO & TX licensed insurance agent in 2020.

My job titles included Field adjuster, Lead Field adjuster, Field Adjuster Trainer, Re-Inspector, Reinspection Adjuster (Clean-up), Desk Adjuster, File Reviewer, and a Claims Handler. I have been engaged in consulting with reginal insurance companies that were being purchased by larger national insurance companies. I was asked to and have successfully resolved insurance claims for insurers when all other options had failed, and legal action appeared imminent. I have been engaged for the purpose of resolving complicated claims after other adjusters and claims personnel had failed.

I am experienced in communicating with all parties involved in claims resolution including large and small commercial and residential property owners of all types including famous owners, politicians, executives, well educated, not educated, with extreme wealth, with little to no wealth. I have experience communicating with small farm owners and large complicated farm companies, large and small homeowner association boards, presidents, and managers, staff and independent adjusters, insurance executives and management, public adjusters, defense and plaintiff attorneys, experts from various fields, engineers, commercial and residential property managers from concerns with a few doors to tens of thousands of doors, general contractors and construction managers, water smoke-fire restoration and mitigation owners, technicians, and experts, various trade contractors, municipalities and government entities.

I have vast claims experience throughout the USA and Canada. I have been deployed to many natural disasters and was often engaged as a storm Re-Inspector/Re-inspection Adjuster, to resolve disputed claims after the vast majority of the catastrophic short term adjusters had left the area) for the insurance companies and the third-party claim management firms. Insurance Companies would engage dozens and sometimes hundreds and even thousands of adjusters when a catastrophic event occurred or an event that was too large for the local adjusting crew to resolve in a reasonable time period. The insurance companies would, as quickly as possible, dismiss adjusters, sending them home or assigning them to another event and once those adjusters who were there as a temporary emergency measure had been dismissed, they would select a few adjusters to remain and resolve mistakes, perceived mistakes, and the more complex issues that often involved public adjusters, attorneys', city or municipality officials, engineers, etc.

Critical to Re-Inspecting is the ability to thoroughly investigate, be able to assesses the cause of damages accurately, reviewing policies and understanding coverages within the policies purchased, being able to investigate building codes and relevant criteria for a fair and accurate resolution.

The adjuster with the responsibility of re-inspection sees, reviews, evaluates, the files and work product of many if not all the adjusters that worked that event for that carrier or for that independent claim management company. The Re-Inspector is privy to the best and worst adjuster's work. Re-inspection adjusters at the time I was relied upon to provide re-inspection services were considered the top rate adjusters, adjusters in the top percentiles of all adjusters available. The most knowledgeable, most reliable, thorough adjusters with the ability to provide detailed reports that proved their position were asked to stay behind and resolve claims issues.

Resolved Claims Perils; Hailstorms, Windstorms, Tornados, Hurricanes, Floods, Fire, Smoke, Water Damage, Freeze, Ice Damming, Pipe Break, Sewer/Drain Backup, Lightening.

Types of structures and enterprises: Farms, Warehouses, Restaurants, Highrise Condos, HOAs, Master HOAs, Apartment Buildings, Golf Courses, Office Buildings, Private and Public Schools, small, large and Mega Churches, Mobile Homes, RV Parks, Motorhomes & Camping Trailers, Duplexes/Fourplexes, Single Family, Estate Single Family, Individual Condos/Town Homes

Responsibilities & Expertise:

- Determining Cause of Loss (Damage)
- Photo Documenting Damages
- Ordering/Hiring/Consulting with Experts
- Educating Property Owners
- Measuring Accurately by Hand - Roofs, Interior Rooms, Materials, & Elevations
- Diagraming & Dimensioning via Xactimate, IntegraClaim, & Symbility
- Conflict Resolution & Problem Solving
- Supervising & Team Leadership
- Determining & Reporting Fraud/Potential Fraud
- Re-Inspections
- Reviewing independent adjusters reports before being submitted to insurance carriers
- File Review/Desk Adjusting
- Creating Reports - General Loss,
- Detailed logging of claims and interactions with everyone involved in the claim.
- Accounting information - expense/time billing
- Software - MS Suite, Cad Programs, etc.
- Property Inspection
- Liaison with Insurance Carrier
- Research Code Requirements of Municipality and OSHA requirements
- Obtain manufacturer's instructions of materials to be used in restoration
- Determine if an expert is needed and lead the hiring process of experts
- Create CAD/Sketch Diagrams of roofs, rooms, and elevations
- Create detailed estimates/scope of work with insurance carrier on behalf of the insured

Narrative, Valuation, Proof of Loss,
Property, Photo, & Flood.

Training (partial List):

FIRE AND SMOKE
Restoration Sciences Academy
SENIOR PROFESSIONAL PUBLIC ADJUSTER
The Institutes - Risk & Insurance Knowledge Group
ADJUSTING BUSINESS INTERRUPTION FOR RETAIL INSUREDS
Craig Acheson (AHY Forensic Accounting) & Michael Little, AIC CPCU (Hanover Insurance Group)
BUILDING CODES
Loss & Claim Exposure Management - Kent Robinson, General Adjuster (Stet Travelers) & Isam Hasenin, President (Hasenin Consulting Engineers)
CLAIMS TECHNOLOGY
Dennis Wallen (Reliable Adjusting Company Enterprises)
COMMERCIAL CLAIMS
J.P. Turner
COMMERCIAL ROOFING
Donan Engineering
COMMERCIAL ROOF DAMAGE ASSESSMENT
Haag Engineering
CONDOMINIUM LOSSES
Elizabeth E. Andrews, Esq. & Kirt Varhagen, National Product Line Manager (Safeco Insurance)
COMPARING PROPERTY & BOILER & MACHINERY COVERAGE & ADJUSTMENTS
Richard Sprock (Bruckmann & Victory LLP) & William Cassidy (Douglas G. Patterson & Associates, Inc.
EARTHQUAKE DAMAGE ASSESSMENT & REPAIR
John D. Osteraas (Principal Engineering & Practice Director/Exponent Failure Analysis for Menlo Park, CA)
ESTIMATING ELECTRICAL DAMAGE LOSSES
Donald Skaff (LWG Consulting Inc.)
FRAUD - THE POLITICS OF ARSON
Gil Minock, Assistant VP (Amerisure Insurance Company); Sean O'Brien, Attorney/Shareholder (Bradshaw Fowler Proctor et al); David J.W., Proctor Attorney/Shareholder (Bradshaw Fowler Proctor et al); Robert Riede, Attorney/Shareholder (Bullivant Houser Bailey); Chris Van Vleet, Special Agent/CFI (Bureau of Alcohol, Tobacco, Firearms
GENERAL CLAIMS HANDLING EXPECTATIONS
Dennis Wallen
INSPECTION & EVALUATION OF RESIDENTIAL ROOFING
Haag Engineering
INTERGICLAIM EXPERT CLASS & BASIC
Nashville PLRB Conference
PREVENTING LEAKAGE IN BUILDING DAMAGE ESTIMATES
Sam White (Travelers)
PROPERTY MEDIATION STRATEGIES FOR EARLY RESOLUTION
Monica O'Neill, Attorney (Kent & McBride); Thomas Ruttler, Attorney & Steve Zickefoose, Regional Claims Analyst (Westfield Group)
PUBLIC ADJUSTER CLAIM HANDLING PRICIPALS AND PRACTICES CERTIFICATE
The Institutes - Risk & Insurance Knowledge Group
QUALITY CLAIM FILE NOTES
Steven Polansky, Esq. (Marshall Dennehey Warner Coleman Goggin) & Kevin Willging, Esq. (St. Paul Travelers)
RECONSTRUCTION IN A CATASTROPHIC ENVIRONMENT
Fred Frederick, Manager of NGA Unit (AIG Domestic Claims); Dixon Grier, CPA Partner (Matson, Driscoll, & Damico); James Wraith, Attorney/Pertner (Selvin, Wraith, Halman)
RESIDENTIAL ROOF DAMAGE ASSESSMENT
Haag Engineering
SUBROGATION: BUILDING THE CASE WITH YOUR EXPERT
Todd Denenberg, Partner (Grotefeld & Denenberg) & Kenneth Robinson, Regional Manager (LWG Consulting)
TRANSPORTATION AND WAREHOUSE LOSSES: COVERAGE, ADJUSTMENT, & SUBROGATION
Marilyn Raia (Bullivant Houser Bailey PC)
THORNY ISSUES WITH COMMERCIAL PROPERTY COVERAGES
F.M. Bud Ferrer (Smith Smith Feeley LLP) & Kelly Taylor (CSE Insurance)
VALUATION OF RESIDENTIAL & COMMERCIAL CONTENTS
Brian Kraynak (Liberty Mutual Insurance Company)
WATER DAMAGE CLAIMS
Daniel Berazzani (Liberty Consulting) & Gerald Mtejunas (Smith & Brink PC)

GOOD FAITH CLAIMS HANDLING
Paul W. Burke, Partner (Drew Wckl & Farnham, LLP) & Diana Kojelis (Zurich North America)
HURRICANE LOSSES
Using Initial Scope & Reserve Analysis to Manage Expectations & Outcomes - David Wilde, Adjuster (Wilde Claims); Elise Farnham (Illumine Consulting); Mark Kubena, Engineer (Insight Engineering, LP)
INSURABLE INTEREST PROBLEMS IN THE LARGE HOMEOWNER'S CLAIM
Billy Handsaker, Regional Large Loss Representative III (Allied Insurance/A Nationwide Company); Robert Burrell, Partner (Borgelt, Powell, Peterson, Frauen)
Property Loss Appraisal Network (P.L.A.N.) Appraiser Certification
John C. Robinson, Cofounder and Educator
Steven J. Badger, Zelle Law Firm
Steven M. Bush, The Bush Law Firm
Chip Merlin, Merlin Law Group
Understanding the Personal Umbrella Policy
Ron Baker, Insurance Career Training, Inc.
12/8/23
Ethics in the Insurance Industry
Ron Baker, Insurance Career Training, Inc.
12/12/23
Understanding the Businessowners Policy
Carla Baxter, Insurance Career Training, Inc.
1/11/24
WIND VS. WAVE DAMAGE ASSESSMENT
Haag Engineering
WOOD ROOF DAMAGE ASSESSMENT
Haag Engineering
XACTIMATE BASIC CLASS
Nashville PLRB Conference
XACTIMATE 24
Xactware Staff (3 day course)
XACTIMATE 27
Xactware Staff at Utah Conference
This list does not include self-taught course such as Xactimate Fundamentals & Proficiency © 2019, Xactimate Mastery © 2018
Property Loss Appraisal Network (P.L.A.N.) Umpire Certification
John C. Robinson, Cofounder and Educator
Steven J. Badger, Zelle Law Firm
Steven M. Bush, The Bush Law Firm
Chip Merlin, Merlin Law Group
E&O Review & Case Studies
Ron Baker, Insurance Career Training, Inc.
12/11/23
Fundamentals of Dwelling & HO Policies
Ron Baker, Insurance Career Training, Inc.
1/10/24
Understanding Insurance Fraud
Ron Baker, Insurance Career Training, Inc.
1/15/24

Certifications held: Certified Umpire, CA. Earthquake Accreditation, Rope and Harness, P.L.A.N Certified Property Loss Appraiser (CPLA), P.L.A.N Certified Property Loss Umpire (CPLU). Other certifications were obtained and allowed to expire such as HAAG Roofing certifications.

Past Insurance Carrier Certifications: Texas Windstorm Insurance Association (TWIA), Virginia Property Insurance Association (VPIA), AmFam Commercial, Nationwide Insurance & Allied Insurance Group, Florida Citizens, Scottsdale, Tower Hill Insurance Group (THIG), USAA, HomeWise, Shelter, Southern Fidelity, Hanover, Capitol Preferred, and Frontline.

Past Experience Indirectly Related to Insurance: Held real estate broker/agent licenses in Colorado and Washington. I both purchased property on my own and as part of groups and entities, involved in the purchasing, ownership, renovation, development, leasing, sale, of approximately forty five real estate properties. My real estate experience involved assessing properties, arranging financing, determining improvements and cost of improvements, market value, and played a key role in the marketing and selling of the properties once renovated. Real Estate purchases included raw land that was developed into legal building lots and the development included roads and utilities improvements. I worked with cities, counties, attorneys, environmental services, engineers, private financiers, builders, contractors, tradespeople, and women, the real estate community, and the public.

Owned and operated a carpet and upholstery cleaning business in Seattle Washington. My experience included apartment building move in- and move outs and emergency service that included water extraction and cleanup after floods, broken pipes, sewer backups. Emergency services also included cleaning smoke damaged material. I have extensive experience cleaning high-end Yacht carpeting and upholstery, with yachts routinely over seventy feet long and some in excess of one hundred feet long. I worked with many marine service yards and was called in to remediate yacht fire and smoke damage.

Owned and operated a software company specializing in business automation through internet, extranet, and intranet solutions. I was tasked with assessing the business operations of various companies from midsized accounting firms with hundreds of employees to international companies that made bumpers for tugboats, auto dealerships, attorney firms, national restaurant groups, etc.. The task included interviewing employees and understanding each employee's role. Ascertaining the bottlenecks of the businesses, the employee tasks that were lowering morale and decreasing productivity. I delivered reports to these companies with optional pathways to improve their businesses that included intranet, extranet, and internet capabilities that automated mundane and unproductive tasks, improved moral, employee satisfaction, and production as well as customer experience and customer satisfaction. The solutions provided also included, in some cases, online sales.

Philip Weber is currently a Colorado Licensed Public Adjuster

Philip Weber is currently a Colorado & Texas Licensed Insurance Producer aka Insurance Broker.

Philip Weber is currently a P.L.A.N Certified Property Loss Appraiser (CPLA)

Philip Weber is currently a P.L.A.N Certified Property Loss Umpire (CPLU)

Philip Webner is currently an IAUA Certified Property Insurance Appraiser (CPIA)