

Gary Michael Stevens

9295 Twenty Mile Road #307,
Parker, CO 80134
(920) 427-8350

EDUCATION

University of Wisconsin Stevens Point

Stevens Point, WI
1985-1990

BA degree in Communications

OSHA Certification

March 2020

Haag Certified

2011-2016, 2020

State Farm Certified

Association of Certified Fraud Examiners - Member

American Society of Professional
Estimators - Member

REFERENCES

Available Upon Request

Partners Adjusting Firm

President/Owner, 2014-Present

Responsible for handling residential and commercial property claims up to and in excess of to \$1,000,000 in Wisconsin, Colorado, and Arizona territories. Also handled various catastrophe (CAT) type losses for carriers across the country. Most recently, but not limited to, ice dam events in northeast for M.S.A. Insurance Company (February – March 2015), Denver, CO hail for Auto Owners (2015 into 2016), Fort Smith, AR hail for ANPAC (May 2016). Hurricane Irma (Fort Meyers/Naples, FL) for multiple carriers (Sept thru October 2017). Some of these claims involved working with large commercial properties and condo associations. Part of my assignment responsibilities were determining if dwellings and/or buildings are insured to value. This involves detailed calculations and usage of specific software. I also oversee anywhere from 4-12 field reps. I also get involved with appraisals for various carriers and individual/commercial property owners.

Property Loss Specialist, LLC

Assistant Vice President, General Adjuster, 2007 - 2013

Responsible for large losses and the management of the catastrophe operations in Northeast and Central Wisconsin territories. Involved working Hurricane Ike losses in Houston, TX 2008. Part of my assignment responsibilities were determining if dwellings and/or buildings are properly insured to value. This involved detailed calculations and usage of specific software. Also involved in handling appraisals for storm and non-storm related claims.

Advanced Property Claims, LLC

General Adjuster, 2005-2007

Responsible for handling of all property loss adjustments in Wisconsin and neighboring states. Also involved in handling appraisals for storm and non-storm related claims. Worked Hurricane Katrina (Mississippi) for AIG Private Client Group and Rita for Hanover Group (Louisiana) in 2005. Part of my assignment responsibilities were determining if dwellings and/or buildings are properly insured to value. This involved detailed calculations and usage of specific software.

Associated Claims, Appleton, WI

Independent Adjuster, 1997-2002 – 2004-2005.

Responsible for the handling of multi-line claims in the Northeast Wisconsin Territory. Also managed Stevens Point, WI office 2004-2006. Also involved in handling appraisals for storm and non-storm related claims. Part of my carrier assignment responsibilities involved determining if dwellings and/or buildings are properly insured to value.

Ameriprise Auto and Home, DePere, WI

Large Loss Specialist, 2003-2004

Responsible for handling of large fire and water losses throughout the country. Was also responsible for coordination and handling of catastrophes. i.e. Hurricane Isabel and San Diego Wildfires of 2003. Part of my carrier assignment responsibilities involved determining if buildings are properly insured to value.

Litigation, Consulting, and Appraisal Work:

In the past few years, I have been asked to be a costing expert or consultant on several cases involving bad faith suits, disputed appraisal awards, and disputed property claims. This work involves detailed forensic style analysis of public adjuster and contractor estimates, investigation, preparing reports, and at times having to testify in court. I have been qualified by Federal Judge William Martinez and Jefferson County CO District Court Judge Laura Tighe as an expert in cost estimating. I have handled several appraisals for insurance companies and insureds. Below are examples of most recent cases I was involved with:

LITIGATION CASES:

Sunflower Condo Association v Owners Insurance Company; Case number: 16-cv-02946-WJM-NYW: Case involved a dispute over amount of storm damages to condominium buildings in Aurora, CO. Inspected the property, conducted costing analysis of estimates and prepared expert reports for the United States District Court of Colorado identifying and detailing categories of misrepresentation. Testified in Federal court in front of jury explaining each category in detail.

LITIGATION CASES CONTINUED:

Canyon Club Condo Association v American Family Mutual Insurance Company; Case number: 2018CV30363: Case involved disputed amount of storm damages to condominium buildings in Denver, CO. Inspected the property, conducted costing analysis of various estimates and prepared expert reports for District Court of Denver County, State of Colorado.

Dakota Station II v Owners Insurance Company; Case number: 2015CV31037: Case involved a dispute over amount of storm damages to condominium buildings in Littleton, CO. Conducted costing analysis of various estimates, prepared expert report for Jefferson County District Court detailing categories of misrepresentation. Also testified at Jefferson County, CO court.

GSL Group v Travelers Indemnity Company; Case number: 2017CV34852: Case involved a dispute over amount of storm damages to a commercial property in Denver, CO. Inspected the property, conducted costing analysis of estimates, and prepared expert reports for the court identifying and detailing categories of misrepresentation.

Stetson Pointe Retail Center, LLC v Owners Insurance Company; Case number: 18-cv-01902-KMT: Case involved a disputed over amount of storm damages to a commercial property in Colorado Springs, CO. Inspected the property, conducted costing analysis of various estimates and prepared expert report for the United States District Court of Colorado.

Klement v Owners Insurance Company; Case number: 19-cv-02510-WJM-KMT: Case involved dispute over amount of storm damages to a residence in Colorado Springs, CO. Inspected the property, conducted costing analysis of estimates and prepared expert report for the United States District Court of Colorado.

Casa Grande Condominium Association v State Farm Mutual Insurance Company; Case number: 2019CV30712: Case involved a dispute over amount of storm damages to condominium buildings in Fort Collins, CO. Inspected the property, conducted costing analysis of estimates, prepared rebuttal estimates, and prepared expert report and rebuttal estimates for Larimer County District Court identifying and detailing categories of misrepresentation.

Pub X LLC v Owners Insurance Company; Case number: 19-cv-01321-KLM: Case involved a commercial property in Wheat Ridge, CO (Clancy's Irish Pub), where there was a dispute over amount of storm damages. Inspected the property, conducted costing analysis of estimates, prepared rebuttal estimates, and prepared expert report for US District Court of Colorado identifying and detailing categories of misrepresentation.

Wheatridge Office, LLC v Auto-Owners Insurance Company; Case number: 19-cv-00487-RM-MEH: Case involved a commercial property in Wheat Ridge, CO, where there was a dispute over amount of storm damages. Inspected the property, conducted costing analysis of estimates, prepared rebuttal estimates, and prepared expert reports for US District Court of Colorado identifying and detailing categories of misrepresentation.

Martin v Garrison Property & Casualty Insurance Co; Case number: 2019-cv-034553: Case involved dispute over amount of fire damage sustained to a residential property in Longmont, CO. Conducted costing analysis of estimates, prepared rebuttal estimates, and prepared expert report for the US District Court of Colorado.

Evans Realty & Property Management Company, LLC v Owners Insurance Company; Case number: 20-cv-03610-CMA-NYW: Case involved disputed amount of storm damages to metal roofing in Henderson, CO. Conducted costing analysis of estimates, prepared rebuttal estimate, and prepared expert reports for the US District Court of Colorado identifying and detailing categories of misrepresentation.

DeJager v State Farm Fire & Casualty Company; Case number: 2021-CV-30067: Case involved disputed amount of storm damages to residential property in Parker, CO. Conducted costing analysis of estimates, prepared rebuttal estimate, and prepared expert reports for the Douglas County District Court.

The American Insurance Company v Pine Terrace HOA; Case number: 1:20-cv-00654-DDD-KMT: Case involved a dispute over amount of storm damages to condominium buildings in Colorado Springs, CO. Inspected the property, conducted market research, costing analysis of estimates, and prepared expert reports for the United States District Court of Colorado identifying and detailing categories of misrepresentation.

Martinez v Nationwide Affinity Insurance Company of America; Case number: 21-cv-02495-SKC: Case involved a dispute over a total loss fire that occurred near Cortez, CO. Conducted costing analysis of estimates, prepared rebuttal estimate, and prepared expert rebuttal report for the US District Court of Colorado.

CONSULTING CASES:

Vasquez Land Associates, LLC v. Scottsdale Insurance Company; Case number: 1:20-cv-02126-CMA-STV: Case involved disputed amounts of storm damages to metal roofing to a commercial property in Commerce City, CO. Conducted costing analysis of estimates, prepared rebuttal estimates, and prepared report identifying areas of estimate inflation and misidentification of building materials.

CONSULTING CASES CONTINUED:

Woodberg Roofing & Restoration, LLC v State Farm Fire & Casualty Company; Case number 1:21-cv-00402: For this case, I was engaged by State Farm as a costing expert/consultant for a residential property with tile roofing in Lakewood, CO. My involvement included investigation, review of claim documents, contractor estimates, and submitting reports with my analysis and recommendations.

Seminole Village HOA v Auto Owners Insurance Company; Case number 2019cv002598: Engaged by Auto Owners as costing expert/consultant for storm damage to condominium buildings in Fitchburg, WI. Involvement included inspection of properties, review of claim documents, costing analysis of contractor estimates, code research, and market research on materials.

Whittier Place Condominiums HOA: Currently engaged by American Family as a costing expert/consultant for a multi-million-dollar fire loss to five connected building structures with 81 condo units and parking structure that occurred in October 2021.

Advanced Exteriors v USAA; Case number 1:21-cv-01817-WJM-NRN: Engaged by USAA as costing expert/consultant for class action suit brought against USAA regarding the use of Xactimate estimating program. No expert report was submitted.

Alfke/Zellmer/Gago v Erie Construction: Case number pending: Engaged by homeowner(s) as expert/consultant regarding a roof replacement dispute with Erie Construction on a residential property near Oshkosh, WI. Case involves disputes on costing and workmanship. Conducted inspection of the property, prepared expert report and estimate exhibits for plaintiff's attorney to include with complaint.

APPRAISALS:

Umpire – Dial Senior Management v Guide One Insurance Company (2019): Was court appointed umpire to oversee and resolve storm claimed damage amounts to a large senior living complex in Sioux City, IA.

In summary, I have handled several hail, wind, fire, and hurricane catastrophe events across the country for the past 30+ years. Have also been involved in several appraisals, both as an appraiser and umpire.