

**Bruce Fredrics, *International***, TI, BSM.h, GA-BC, RGA (EGA), ICEP, GMGA, MPA, SME, CGA, AIC, PPIA, ACA, CACP, CALAc, CCA, CMI, PCLA, LPCS, CMS, HCI/R-C, FSRT, WINDP, AMRT, CPLA, CPLU, CPAU, UCC, CPCUc, CCPc, ACPc, SPPAc, LS-LC (CFLC)

**INSURANCE CLAIMS EXPERT:** Exclusive Specialist, Emeritus, Two-time Board-Certified General Adjuster; P&C GrandMaster Expert – (“*Industry’s foremost Expert*”) Masterclass (Federal & State Courts) IICRC, CMR, CC/(CL-f), IAUA, AAA, CLM, AICP, WAPIA, AIGC

**Certified:** Appraisal, Umpire II, Arbitration, Asbestos, Fire, Water, Mold, Wind, Flood, Roofing, Business Interruption, Earthquake

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**EXPERIENCE:** Since 1986 including in multi-lines claims as Adjuster-In-Charge, owner of four (4) claims processing firms, and two (2) international Appraisalist<sup>1</sup> educational systems, and having declined Claims Manager and Regional Management positions. Can process any P&C<sup>2</sup> claim 360°: Commercial Property, Condominium, Construction Defects, Equipment/Mechanical Breakdown, Business Interruption, Residential Dwelling, Manufactured Housing, Sinkhole, Mold, Fire Investigation, Environmental/Pollution, Property Liability, Catastrophe Losses: Hurricanes, Tomadoes, 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, heavy Claim/Court Litigation since 2012, settlements in thousands to multi-millions of dollars. Expert testimony > 25 times with majority in Federal Court.

Have trained / taught / advised / consulted for State Regulators, Government Attorneys, Private Attorneys, Judges, Claims Managers, Supervisors, Adjusters, Staff Representatives, Agents, Contractors, etc. Conduct Jury Education in live court-room testimony, and testified via sworn Federal Reports, Deposition, and Affidavit. Completed 500+ hours courses of Continuing Education through Board Certified, CPCU, and General, Adjusters, Attorneys, Judges, Engineers, Scientists, Contractors (elite) & other different Experts.

**QUALIFICATIONS:** a) Bachelor of Science in Management Studies, University of Maryland Global Campus (UMGC), Honors (BSM.h)  
b) PGA (Exclusive Property General Adjuster – EGA, Level-8 exclusive elite); CGA (Casualty General Adjuster)<sup>3</sup>  
c) SME (Subject Matter Expert: Federal and State Courts; Claims Processing, Standards, and Appraisal)  
d) Litigation Prof. [forensic consultant candidate] (CFLC) – Litigation Specialist, Litigation Consultant (LS-LC)  
e) Two-time Board-Certified General Adjuster (Expert) (GA-BC), Foremost Claims Expert 2023, unique Premier ranking.

**Professional Designations:** Assist Trial preparation for Attorneys (LS-LC); 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 and completed 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 and microbial remediation. National Windstorm Insurance Network Professional designation (WINDP). Certified Property Appraiser & Umpire (CPAU). Certified Property Loss Appraiser-Umpire (CPLA & CPLU), Universal Claims Certification (UCC), Grandmaster GA (GMGA), Master Public Adjuster (MPA), Insurance Claims Expert Practitioner (ICEP), Pro. Property Ins. Adjuster (PPIA), Certified Adjuster Certified Professional (CACP), Certified All Lines Adjuster (CALAc); Senior Professional Public Adjuster candidate (SPPAc) – The Institutes; TI – Targeted Individual.\*

**Certifications:** Board-Certified (BC) by two national Expert Adjuster organizations: SCGA and NGAA; also certified 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 Appraisalist; Certified Arbitor (sic) (Arbitrator & Arbitrator).

<sup>1</sup> An Appraisalist determines the worth of loss and damages exclusive to the Insurance Appraisal process prescribed by Insurance Contracts.

<sup>2</sup> Not including aviation or ocean craft.

<sup>3</sup> Only nationally identified Adjuster with both PGA and CGA designations.

\* Targeted for ruin from unlawful and illegal Frame-Ups, Railroadings, and related, by rogue Georgia & Florida, and their rogue wealthy “friends”, in their interests of financial enrichment and more.

**HISTORY**<sup>4</sup> : 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, Virginia, West Virginia, and Mississippi. Satellite work in, Illinois, Indiana, Nevada, Colorado, and Oklahoma. From Adjuster, to Sr. Adjuster, advancing to General Adjuster in 2005 (a General Adjuster, or “GA”, is an industry classification of 1st-level Expert (of 4 levels) absent Judicial Qualification), to PGA & CGA above in 2009, Master General Adjuster<sup>5</sup> 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 [which is a 1st-level General Adjuster] to a 7th level), was honored as Executive General Adjuster (EGA) in 2016 (EGA is the pinnacle, the highest standard or level-7 Adjuster ranking attainable in the industry)<sup>6</sup> – GrandMaster in 2022. Considered new Premier Specialist – Have achieved new exclusive Level-8 as of 4<sup>th</sup> quarter 2022 into 2023. 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 for Trials. State Court qualified Expert in 2015; U.S Congressional Federal Qualified Expert in 2016.

**Licensure:** • Career Adjuster: multiple States, single /dual Licensure by State as Independent Adjuster or Public Adjuster.  
• Licensure of GA, FL, SC, NC, AL, TN, VA, KY, OK, NV, AZ, CO, TX, LA, and MS.  
• Former Construction Contractor’s licenses since 2014; Owner: General Contracting Consulting Company: Georgia.

**NOTABLE:** • Approved for United States Federal Military Security Clearance in 2009 (Nuclear Submarine Facility).<sup>7</sup>  
• Prior Municipality representation as Insurance Expert.  
• Worked with Law Enforcement agencies including City Police Dept’s, County Sheriff’s Offices, State Patrol, 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)<sup>8</sup>  
• Only Adjuster ever Certified by Dale Cardwell, owner of <https://www.trustdale.com/><sup>9</sup>  
• Featured guest: 2021 – 2022, “Ask the Expert” radio shows on I-Hart Radio national talk radio.  
• Regular commentator for national blogging publications as of 2021.<sup>10</sup>  
• Provost: Appraisal International Graduate Collegia (AIGC college).  
• Board Chairman: World Association of Professional Indemnifying Appraisals (WAPIA).  
• Sponsored for inclusion: [Marquis Who’s Who - Reliable and comprehensive biographical data \(marquiswhoswho.com\)](http://marquiswhoswho.com)  
• Accepted by Harvard Business School for Certification Curriculum  
• Boardsi Member: Executives on Board Positions.

**ASSOCIATION:** Formerly: 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); Board Member 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).

**CHARITY:**<sup>11</sup> • Disabled American Veterans, contributor • Firefighter’s & Emergency Responders Coalition, Gold Member  
• Firefighters and EMS fund, Bronze Member • Toys for Tots <https://www.toysfortots.org/> • Salvation Army  
• American Police Officer’s Alliance, Member • Police Action Fund, contributor • Red Cross  
• American Veterans Honor Fund, Honors Member • Wounded Warrior Project (prior 2017) • GoFundMe  
• Coalition for American Veterans, Gold Member • Disabled Veterans / America, contrib. • ASPCA

<sup>4</sup> Prior career of 10 years: Multi-State Regional Manager in retail marketing. (Childhood through college in Washington D.C. metro, military family, father was Sr. Officer, Pentagon Department of Defense, Andrews Air Force Base, Bolling AFB.)

<sup>5</sup> I created the Master General Adjuster designation due to the uniqueness of being both a PGA and a CGA.

<sup>6</sup> A level-7 Adjuster/EGA is of standard pinnacle ranking, a Terminal Grade; no official 8th level, e.g., “Sr. EGA”, exists for the Industry or marketplace, other than the new and exclusive Level-8 in 2023, a unique peer rating of Bruce Fredrics as the national foremost Subject Matter Expert on Claims Practices by Insurance application.

<sup>7</sup> Most of my family is military from Junior Officer to Senior Officer (including my oldest daughter who is a College Professor).

<sup>8</sup> I have family who are career law enforcement and members of the Georgia Bureau of Investigation.

<sup>9</sup> 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 an enhanced 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 deceptively 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 of moral virtue. Such persons portray themselves as good people while actually deceiving so many others.

<sup>10</sup>Merlin Law Group; and LinkedIn.

<sup>11</sup>There are a few other miscellaneous charity contributions that I help fund when they present themselves.