



SEBASTIAN HANSON

CPAU - Certified Property Appraiser and Umpire

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Highlights of Qualifications

- Property damage large loss estimator, appraiser, adjuster, claims consultant offering nearly 30 years' experience.
- Retired public adjuster; owner for 16 years, insurance damage estimator & claims consultant for years.
- Accurately and efficiently ascertain validity & estimation of all losses & coverages.
- Conducting thorough damage investigations, in-depth documenting, preparing, estimating, negotiating, & settling thousands of claims in all policies, (HO), (BOP), (BI), & (CPP).
- Expert in estimating residential & commercial damaged structures, historic building damages, businesses of all types, personal & business prop inventories. Superior investigation & estimation skills refined over three decades.
- Possess excellent working knowledge of proprietary line-item estimating software. (Xactimate & Simsol)
- Qualified as an "expert witness" on insurance policy, estimating, appraising, & adjusting.
- Provided expert testimony in approx. 20 civil action legal cases.
- Extensive experience with large claim & volume production, setting up & organizing in catastrophe zones, territory research & development, business development & expansion, gaining market share, customer sales, service & retention, personnel training, development, & supervision. Developing & maintaining satellite offices.
- Skilled in all aspects of property claims, of a public adjusting firm & that of insurance restoration.
- Training individuals to become licensed adjusters (PA's) & personnel, trained individuals in insurance restoration.
- Experience in U.S. & Int'l law, UK-based insurance policies & their differing claims procedures and settlement.
- Knowledgeable in all aspects of property damage insurance claims, appraisals & estimating.

AREAS OF EXPERTISE

- Superior property damage investigation & estimation skills refined for almost 30 years.
- Estimating, adjusting, appraisals, & consulting on losses ranging from \$10,000.00 to \$10,000,000.00.
- Forensic investigations, determine probable causes, and prepared report of findings
- Cause of Loss determinations on all perils & applying insurance policy coverage/exclusions.
- Insurance Policy Coverage analysis & interpretation, U.S. & Int'l insurance contract law.
- Xactimate/Simsol estimating data-entry, incl. photo documentation & extensive "justification notes"
- Full line-item RCV building & content estimates & e-svc/cleaning estimating using Xactimate, Simsol, & Excel.
- Detailing personal and business property inventory lists and forensic reconstruction of after loss.
- Preparing Comparative Analysis (CA) memorandums for PA review & formal supplemental requests
- Preparing successful settlement & coverage letters as adjuster & on behalf of PA as claims consultant.
- IICRC certified in water damage, fire/smoke damage restoration, & odor removal.
- Handling & Identifying all categories & classes of water losses & properly documenting the same.
- Moisture mapping & dry-out reports, Moisture Mapper Software & IDSO (Int'l Dry Standard Organization)
- Mold, lead paint, asbestos investigations, reporting, & remediation/abatement estimates.
- Infrared/Thermal imaging inspections & reports. Certified Level-One Thermographer. (*Own Flir B50*)
- NFIP/FEMA Claims & Coverages, & EMI/FEMA Certifications.



PROFESSIONAL EXPERIENCE

- **PROPERTY CLAIM APPRAISERS – PCA** *Hatboro, PA*
Owner | Insurance Damage Appraiser (2018 – Present Day)
- **CALAMITY SERVICES**, *Hatboro, PA*
Owner | Insurance Damage Consultant (2009 – 2019)
- **PRIME ADJUSTMENT GROUP, INT'L, (Public Adjusting Firm)**
Philadelphia, PA, Princeton, NJ, New York, NY, Baltimore, MD, Myrtle Beach, SC, Orlando, FL
President | CEO (1996 - 2009)
- **CARIBBEAN ADJUSTMENT GROUP (Int'l Public Adjusting Firm)**
Freeport, Bahamas (Grand Bahama)
Owner/Partner | Office Manager (2004 - 2007)
- **STEPHEN J. BOREK, PUBLIC ADJUSTERS**, *Abington, PA*
Sales Associate | Public Adjuster (1992 -1996)

EDUCATION/PROFESSIONAL DEVELOPMENT

Rider University, Lawrenceville, NJ
B.S., Finance & Marketing
Obtained a degree with a double major in finance & marketing.
Recognized on the Dean's List.

LICENSES, CERTIFICATIONS, MEMBERSHIPS

Certified CPIA - Certified Property Insurance Appraiser
CPIU - Certified Property Insurance Umpire
CPAU - Certified Property Appraiser and Umpire
Licensed Public Adjuster PA, NY, CT, MS, SD, LA (*Retired*)
International Hurricane Adjuster (Bahamas) (2004-2007)
IICRC, Certified Water Damage Restoration Technician
IICRC, Certified Fire & Smoke Damage Restoration Technician
IICRC, Certified Odor Control Technician
Certified Thermal/Infrared Thermography LEVEL ONE (Certificate # 050610-13 June 2005) Snell Infrared
INTERNACHI - Infrared Certified # 11111705
INTERNACHI (Certified Home Inspector # NACHI11111705 issued 2012)
INTERNACHI Mold Inspection Certificate # EDU-0000-3139-51
INTERNACHI Advanced Mold Inspection Certificate # EDU-0000-3141-76
INTERNACHI Safety Home Inspector Certificate # EDU-0000-3141-80
IAC2 Mold Certified #IAC2-02-4200 (Int'l Association of Certified Indoor Air Consultants)
NORMI (*National Organization of Remediators & Mold Inspectors*) Certified Sampling Technician
FEMA - Emergency Management Institute (EMI) - Intro to Flood Claims (Cert # IS-1112)
FEMA - (EMI) - Intro to Commercial Claims (Cert # IS-1111)
FEMA - (EMI) - Understanding Basement Coverage (Cert # IS-1109)
FEMA - (EMI) - Increased Cost of Compliance (Cert # IS-1100.a)
FEMA - (EMI) - Orientation to FEMA Logistics (Cert # IS-00027)
FEMA - (EMI) - Protecting your Home or Small Business from Disaster (Cert # IS-00394.a)
FEMA - (EMI) - Household Hazardous Materials (Cert # IS-00055)
FEMA - (EMI) - Intro to Hazard Mitigation (Cert # IS-00393.a)
FEMA - (EMI) - Retrofitting Flood Prone Residential Structures (Cert # IS-00279)
FEMA - (EMI) - Safety Orientation (Cert # IS-35.11)
FEMA - (EMI) - Flood Mitigation Basics (Cert # IS-322)
FEMA - (EMI) - EC Made Easy - Elevation Certificate Overview (IS-1105)
FEMA - (EMI) - NFIP Claims Review for Adjusters (Cert # IS-1104)
EPA Lead Safe Certified-RRP Renovator-Initial Certificate # R-I-19014-10-011945 (2010-15)
HUD - Office of Healthy Homes & Lead Hazard Control (Visual Assessment Course Certificate)
OSHA 10-hour General Industry Outreach Certificate # 2122154
INTERNACHI International Association of Certified Home Inspectors (Member)
IAC2 Member ID IAC2-02-4200 (PA) (Int'l Association of Certified Indoor Air Consultants)
Member of IAQA (Indoor Air Quality Association) & Professional PROLAB Partner
IAUA – Insurance Appraisal & Umpire Association (Member)