

CHARLES M. EDWARDS

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COMPANY

CME CLAIMS CONSULTING Offices in Falmouth, ME and Middleburg, FL

EXPERIENCE

5/96-Present

CHARLES M. EDWARDS

Claims Consultant

Court-qualified expert in claims handling issues as they pertain to Bad Faith claims. Experienced in litigation concerning construction issues, damage determination and construction defect claims.

Clients include State Farm, Farmers, Prudential, Mercury, California Fair Plan, CNA and USAA involving earthquake, fire, mold and water damage claims. Have experience with construction defect claims and have been retained as a construction expert in water-damage and fire claims. Review claim file and other related documents, and render expert opinions. Have been deposed and have testified in court. Offer consulting services which include damage determination, repair cost estimating and code upgrade issues on small-scale and large-scale projects.

Independent Adjusting Services: Large Loss Claims Adjuster & Field Supervision: Hurricanes Katrina, Rita & Wilma.
October 2005 - Present

Catastrophe Claims Office Management Services:

Hurricane Isabel: 10/03 – 4/04

Hurricanes Charley, Frances, Jeanne & Ivan: 9/04 – 9/05.

10/95-3/05

PAUL DAVIS RESTORATION, Corona, CA **Owner/Operator**

This full-service general contracting company specialized in construction related services to the insurance industry. Provided 24 hour emergency services for fire and water damage. Experienced in both commercial and residential projects. Fluent in computerized estimating, job costing and project management.

5/90-9/95

CNA INSURANCE COMPANIES

Senior Home Office General Adjuster (5/92-9/95)

Managed and adjusted first-party property losses up to \$6 million on a nationwide basis. Included homeowners' claims and manufacturing losses in excess of \$5 million. Adjusted losses involving prisons, historic restorations, multi-family housing, multi-story office buildings, public schools, dental offices, medical clinics, and hotels.

Investigated claims, determined damages, managed experts, investigated subrogation and conducted settlement negotiations. Coordinated with Special Investigations Unit concerning fraud and arson investigations. Field-trained general adjusters and branch adjusters

Home Office General Adjuster (5/90-5/92)

Adjusted first-party property losses up to \$2 million on a nationwide basis, with a steady increase in the size and complexity of the losses. Co-adjusted large property losses and catastrophe claims. Trained branch adjusters.

6/87-5/90

AETNA CASUALTY AND SURETY

Senior Property Claims Representative, Commercial Insurance (6/89-5/90)

Adjusted large commercial property claims in south and west Texas. Adjusted first-party property and property liability claims up to \$1.5 million.

Property Claims Representative (6/87-6/89)

Handled first-party property and liability claims throughout south and west Texas. Included retail property, manufacturing, builders' risk, and construction defect cases up to \$500,000. Participated in catastrophe claims operations.

9/81-6/87

CHARLES M. EDWARDS

General Contractor

Specialized in custom cabinetry, high-quality residential remodeling, and light commercial finish-out. Responsible for hiring, scheduling, estimating, customer relations, project management, and all accounting functions. Worked closely with architects, engineers, and interior designers to bring projects to conclusion.

EDUCATION

1975-1981

THE UNIVERSITY OF MAINE AT ORONO, Orono, ME

Graduate studied in Public Administration (1980-1981)

Bachelor of Science, Political Science (1979)

Bachelor of Science, Psychology (1979)

1989

INSURANCE INSTITUTE OF AMERICA

Associate in Claims

1990-1992

CNA INSURANCE COMPANIES

Completed training tracks covering business interruption, fraud and arson awareness, subrogation investigation, legal issues, negotiation techniques, structured settlements, and time management.

1989-1990

AETNA CASUALTY AND SURETY

Home office property claims seminars, Advanced Business Interruption School and Advanced Property School.

LICENSE

B-1 General Contractor- California (Inactive)

Fire and Casualty Broker – Agent-California (Inactive)

California Independent Adjuster

Maine Independent Adjuster

Louisiana Independent Adjuster

Industry Certifications

IICRC: Water Damage Restoration

IICRC: Fire and Smoke Restoration

California Earthquake Accredited

FEMA Flood Certified

Industry Presentations

Presenter: PLRB Eastern Regional Conference, June 2005.

Presenter: PLRB Midwest Regional Conference, September 2005.

Presenter: PLRB Western Regional Conference. November 2005