

Andrew J. Fraraccio

570 New Waverly Place, Suite #220. Cary, NC 27518
Tel: 919.345.0548 / Fax: 866.369.1755 / email: andyfraraccio@gmail.com

Property Loss Consulting / Appraiser / Umpire / Loss of Business Income

Profile: Mr. Fraraccio has more than 20 years of experience as independent adjuster, appraiser, property loss consultant and business income loss consultant. Mr. Fraraccio also provides a diverse range of construction-related services with expertise in restoration and reconstruction of existing real property and personal property. Mr. Fraraccio has served as an expert appraiser in hundreds of loss disputes nationally on behalf of individuals, insurers, and business-owners. He is responsible for Calculating Loss of Business Income, Cost-Estimating, Scope Development, Project Management, Damage Evaluations, Litigation/Expert Support, Appraisal-Umpire Appointment, and Building/Property Permit Research. Mr. Fraraccio also has vast experience in appraisal hearings necessary for settling complex losses.

Selected Achievements

Mr. Fraraccio has set industry standards in estimating software through research and Development of Digital Documentation Systems; also known as MS/B estimating system. He also set industry standards in the formatting and language used in captioned reports throughout the industry. He founded and principally operates Intrust Claim Servicing, Inc. of which he produced a \$2.5M+ company from a \$35K loan within 2.5 years.

Education: E.E. Technology Degree: (3.84 G.P.A.): United Electronics Institute, Tampa, FL (1986)
University of South Florida: Business Management Courses (1985-1986)
St. Petersburg Jr. College: Business Management Courses (1991-1992)
Manatee Jr. College: Business Management Courses, Technical-Writing, Physics 1-3, CAD and other engineering-related courses (1982-1983, 1988-1990)

Mr. Fraraccio's educational and career experience also includes insurance law, electronic engineering, and research and development.

Licenses/Certifications: Umpire Certification – FL WIND Network
Appraiser Certification – FL WIND Network
National Flood Insurance Program (NFIP) Flood Certification (FCN 06010133)
Self-Employed Adjuster License, State of North Carolina (License #NPN 1290237)
Self-Employed Adjuster License, State of Mississippi
Self-Employed Adjuster License, State of Alabama
Self-Employed Adjuster License, State of Louisiana
State Farm Flood Certification
Former Member of National Association of Independent Insurance Adjusters (NAIIA)

Experience: **2007 to Present: Insurance Claims Group, Inc.**
Consultant: Appraiser/Umpire
Provided detailed protocols for settling many large losses for the company. Also settled many large losses in the capacity of appraiser. Detailed scope, estimating skills, presentation and negotiation to appraisers and appraisal-umpires in successful loss settlements. Provided these services to insurance carriers, individuals, and business-owners.

2001 to Present: Intrust Claim Servicing, Inc. (ICS, Inc.)

Principal

Responsible for handling everyday operations and management of this national independent adjusting, appraisal and umpire services firm. These responsibilities include hiring and training of management, field adjusters, case managers, software implementation and website management. Estimation for commercial and residential property damages resultant from these perils: water, fire/smoke, wind, mold, flood, vandalism, collapse and construction defects.

2010 – 2011: Worley Catastrophe

Consultant: Large Loss/Business Interruption

BP Oil Spill: Advised and handled tens of thousands of large loss commercial Business Interruption claims throughout the Gulf of Mexico states (Texas, Louisiana, Mississippi, Alabama and Florida). Also supervised claims examiners and managed as liaison for several Florida panhandle offices.

1993 to 2001: Self-employed Independent Insurance Adjuster

During this 9 year period, I worked as a daily claims adjuster and a catastrophe adjuster with an impeccable record for the following companies:

Claim Adjustment Specialists, Inc., Global Claim Services, Inc., Catastrophe Specialists, Inc., B & H Claims Service, IMS Catastrophe Adjusters, Pilot Catastrophe Services, Inc., National Catastrophe Adjusters, Inc. (NCA), T.M. Mayfield & Co., Catastrophe Insurance Adjusters, Reid, Jones, McRorie & Williams, United Gates and Pylant, N&C Claims, Inc., Equity Claims, Inc., Resource Services, Inc., Worley Catastrophe Response, Insurance Claims Group, Inc.

My professional experience with the above-listed companies covers claims concerning liability, appraisal losses, flood, hurricane, wind/hail, earthquake, freeze, and all other perils common throughout the continental United States.

Estimating Software: Xactimate 27 Marshall & Swift/Boeckh Simsol

Benevolence:

Mr. Fraraccio consistently volunteers his time and donates financial resources both locally and globally through various missions; striving to help others improve their quality of life.