nsurance carriers & law firms

Insurance Industry



Forensic Services
Litigation Support
Environmental Liabilities
Claim Management
Loss Control Support



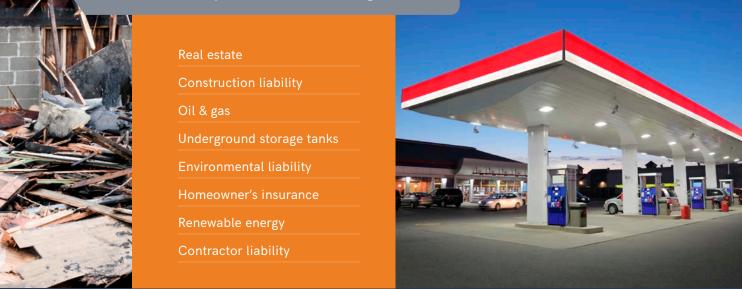
Complex challenges resolved.

To insurers, evaluating claim and underwriting assignments swiftly and accurately is essential—regardless of complexity. VERTEX helps insurance companies, syndicates, third-party administrators, attorneys, underwriters and risk managers meet these challenges with remarkable efficiency and success.

To clients, VERTEX offers a history of excellence in the environmental, forensic services, air quality, and energy markets. Our outstanding reputation stems from the depth of our expertise and a rigorous focus on responsive, personalized service.



Insurance Companies in the following industries:



Services

and expert reporting

Reporting

Cause & origin investigation Site investigation & inspection Contract & document review Problem assessment Damage investigation Subrogation analysis Causation, liability

Correction

Property protection Repairs & liability allocation Competitive bid retention Property reconstruction monitoring

Dispute Resolution

Affirmative claims review Defense preparation Claims negotiation & preparation Issue avoidance Mediation, arbitration & litigation administration

Expertise

VERTEX offers broad-ranging experience in cause and origin, and extent-of-damage investigations. Structural failure Mechanical failure Water intrusion

Masonry Roofing systems

All exterior cladding types Framing

Building movement

Expansive soil





South Carolina Construction Defect Claim

VERTEX was retained by an insurance carrier to review potential design errors and construction defects for a metal building collapse in South Carolina. VERTEX's forensic engineers provided the structural investigation design omissions in the plans and shop drawings, and

Forensic Services | Construction is fraught with risk and mistakes are common. In a litigious environment marked by shrinking industry margins, clients rely on VERTEX to determine potential causes for error and manage the fallout from claims.

VERTEX has worked on construction portfolios with values in the billions of dollars. As a result, we are uniquely positioned to help insurance clients effectively manage construction defect, general liability, professional liability, premise liability, product liability, property damage, and subrogation claims. We provide expert guidance on complex projects.

Litigation Support | VERTEX's forensic

services are comprehensive and include investigating the nature and extent of damage from sub-standard workmanship, design error and omissions, and material deficiencies. We also help clients assess and allocate liabilities and evaluate plaintiff declarations to determine reasonable costs. VERTEX is unique in that we can tender our cost-of-repair reports as formal bids to complete the work. This verifies the legitimacy of our estimates and promotes fair settlements.

VERTEX manages construction defect claims involving:

- University buildings
- · Correctional facilities
- Government & municipal structures
- Infrastructure projects
- Medical & educational facilities
- Mid-rise & high-rise towers
- Resort, casino, hotel & hospitality developments
- Retail centers
- · Condominiums & multi-family developments
- · Single-family developments

VERTEX manages catastrophe and property damage claims involving:

Building Envelope

Rain & water intrusion
Hail & roofing systems

Structural

Wind & wind-borne debris Ice/snow Earthquake Wave & tsunami Fire

Mechanical

HVAC

Environmental

Oil & hazardous material releases

Air Quality

Mold, asbestos, dust & lead Smoke damage Catastrophe Natural disasters present complex logistical challenges related to severity, volume and assignment tracking. With VERTEX, clients benefit from an outstanding natural disaster response program known for its technical accuracy, prompt delivery, defined capacity and volume management. Our team responds swiftly and deliberately to major earthquakes, hurricanes, wildfires and tornadoes.

VERTEX uses web-based collaborative solutions to streamline and accelerate communications. Our target is reducing reporting cycles so our clients can make timely decisions. Whether we are assessing structural damage, identifying contributing causes or directing repairs, the outcome is always the timely resolution of the claim.

Property Claims VERTEX helps insurance clients manage a wide range of perils related to natural causes and human error—such as inclement weather, accidents, mechanical failures and vandalism.

Our engineers, forensic scientists, estimators and building analysts have investigated thousands of incidents resulting in property damage and liability claims in all 50 states, DC, Canada, Mexico and across Latin America. Our team understands the importance of conducting a thorough technical investigation with rapid report turnaround within a specified budget. Our global practice is growing and focuses on damage resulting from natural disasters and strife.

Repair Protocol and Cost Estimates VERTEX is unique in providing repair protocols and cost estimates. In addition to our team of forensic experts, VERTEX's capabilities include providing full-service structural design and also serving as the general contractor (GC) for surety projects. Our design experience provides the basis for our repair recommendations, and our GC experience provides legitimacy to our cost estimates.

Fire & Explosion Consulting | Property claims require a myriad of expertise—from design and engineering to environmental specialties. VERTEX is pleased to offer fire and explosion cause and origin consulting amongst our services to insurance carriers. We understand the need for timely, thorough and well-supported fire scene evaluations.



VERTEX Environmental Insurance Services & Expertise

Services

Pollution

Claim cause & origin investigations
Claim invoice reviews
Claim monitoring

Claim management

Remedial option feasibility analysis

Soil, groundwater & air testing Standard-of-care evaluations Litigation support

Air Quality

Impact assessment
Cause & origin analysis
Ventilation & mechanical
system defects

Natural Resources

Trustee claim review

Extent-of-impact evaluation

Habitat equivalency analysis

Restoration scalability review

Resource impact evaluation
(wildlife & recreation)

Remedial Cost Cap Policies

Remedial approach evaluation
Change order review
Cost-to-complete evaluation

Expertise

Our experience managing the fallout from environmental exposure is extensive:

Oil and hazardous material from storage tanks, pipelines & industrial facilities

Transportation & marine spills
Polychlorinated biphenyls (PCBs)
Contractor & professional errors
Mold, asbestos, dust & lead
Landfills & recycling



Environmental & Pollution Liabilities | For well over a decade, insurance clients have relied on

VERTEX to successfully support claim and underwriting assignments involving pollution, air quality, natural resource damage and remedial cost-cap policies. Our services are wide ranging—including cause and origin investigations, underwriting support, claim invoice review, extent-of-impact evaluations, claim monitoring and management, and litigation and technical support.

Thanks to the technical diversity and advanced skills of our environmental scientists and engineers, there is virtually no challenge VERTEX cannot address with exceptional urgency and cost-efficacy. We respond to leaking tanks, pipeline failures, spills caused by natural disasters, explosions, collapsed impoundments, transportation spills and accidental emissions. We are also experts at monitoring costs and evaluating liability. The result is sound management and mitigation of loss.

Air Quality VERTEX provides significant benefits and competitive advantages for your business with respect to identifying and/or managing potential hazards associated with asbestos, indoor air quality, lead, mold, and health and safety. Whether your mission is to renovate or demolish existing structures, ensure a healthy and safe work environment, or address concerns of potential exposure to toxic elements, VERTEX can help you identify, implement, and achieve your goals in a timely and cost-effective manner.

VERTEX Loss Control Services

Underwriting assistance In-depth exposure assessment Loss control surveying

Carrier representation Policy review

Risk management & financing

Technical interpretation

Loss Control and Risk Management Services | VERTEX

helps identify exposures by evaluating risks associated with our clients' projects, structures and business operations. Our risk engineers and loss control professionals offer extensive experience performing risk assessments and due diligence studies for construction, commercial, industrial and environmentally sensitive operations.

We work closely with insurance underwriting professionals and industry risk managers to provide them with the resources to effectively coordinate risk management strategies. From desktop document reviews to comprehensive on-site inspections, VERTEX offers value-added services to help insurance companies prevent losses and/or diminish exposures to both the insurance company and the insured -including construction contractors, building owners, industrial operations and material managers.

Former Indiana Army Ammunition Plant Clark County, Indiana

VERTEX was contacted by an insurance carrier to research and characterize risks associated with the former Indiana Army acre property that had operated as a munition manufacturing plant and storage of being divested. As of 2011, 143 acres were Further Action Plans; Sampling Plans; classified as improved grounds, 635 acres were classified as semi-improved grounds, 6,202 acres were classified as unimproved grounds, and 2,810 acres were classified as commercial forest. The site was formerly known as the Indiana Army Ammunition

Documents were provided from the insurance carrier, and appropriate risk characterization included among other things: Existing Conditions; Demolition and sorting of available documents and

Our team of environmental experts segregated sites with open issues and

documents. Additionally, we conducted web-based research to understand Army goal of understanding remaining environmental liability exposures.

Our findings were summarized to the client on a 10-day turnaround which included: an VERTEX completed follow-up with the carrier allowing them to hone underwriting approach coverage give backs prior to the quote submission.



VERTEX Expertise: Certifications

VERTEX emphasizes regular in-house technical training and certifications for our team of forensic experts. VERTEX has developed in-house seminars and also provides CEU's and CLE's to industry groups.

Civil Engineers (PE's)
Structural engineers (PE's)
Mechanical engineers (PE's)

Certified fire investigator
Professional geologists (PG's)

Architects

Certified roof inspectors

Master Electricians

Certified masonry inspectors

NFIP flood certification

Licensed mold inspectors

Licensed asbestos inspectors

Certified industrial hygienists

General contractors

Energy VERTEX offers insurers the specialized expertise required to manage losses in traditional, carbon-based energy infrastructure and emerging, renewable energy markets. Our petroleum, chemical and mechanical engineers investigate losses related to the operation of refineries, bulk terminals, compressor stations, drilling rigs, coal mines, gas fracking sites and pipelines. VERTEX also performs risk analysis, recovery and claim investigations involving solar arrays, landfill gas, wind turbines and nuclear power.

Professional Liability VERTEX offers the real-world experience to review the work of peers for reasonable standards of care. Our team includes licensed general contractors, engineers, geologists, architects, mold and asbestos experts, scientists and other environmental specialists. Among our services is the evaluation of projects for errors and omissions, and when appropriate, assisting with the defense of claims targeting policyholders. VERTEX has licensed professional engineers (PE's) in the lower 48 states, DC, Canada, and Mexico.

Product Liability VERTEX construction expertise extends to the support of liability claims related to products used in the building process. We investigate the full range of claims including manufactured structural components, windows, defective drywall, asbestos, spray foam installation, shingles and flooring products.

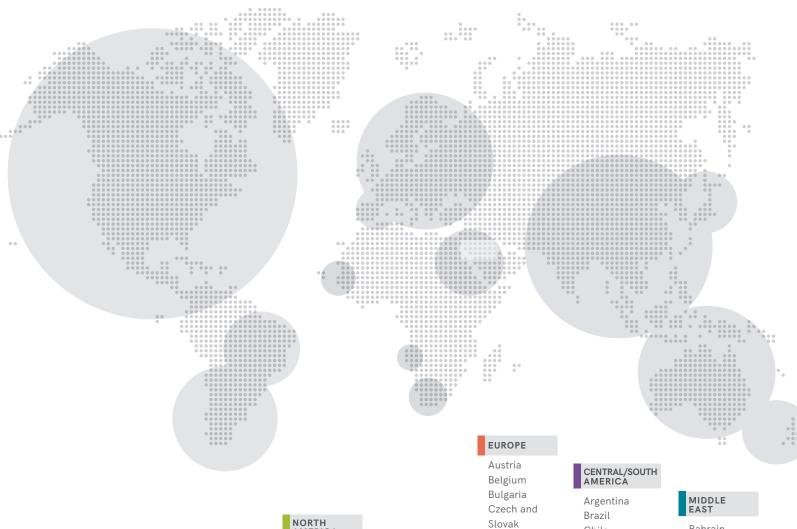
VERTEX insurance services are exceptional in scope and depth of expertise—from prevention to response, to forensic investigation.



We are pleased to receive new assignments at:

assignments@vertexeng.com

Our international network of resources enables us to provide our multi-national clients with the most qualified local professionals who understand the culture, language, and regulatory system. Across the globe, VERTEX maintains the high quality service that our customers expect.



NETWORK & OFFICE **LOCATIONS** WORLDWIDE

* Office Locations

NORTH AMERICA

UNITED STATES

Arizona* California* Colorado* Connecticut* Florida* Georgia* Hawaii* llinois*

Kansas* Massachusetts* Michigan* Missouri* New Jersey* New York* North Carolina* Pennsylvania*

Texas* Washington* Washington, D.C.*

CANADA

British Columbia Alberta Saskatchewan Manitoba Ontario* Quebec New Brunswick Nova Scotia PEI

MEXICO Juárez* Mexico City* Monterrey*

CARIBBEAN All Islands Chile Costa Rica Equador Guatemala Panama Peru

Republics

Denmark

Estonia

Finland

France

Greece

Hungary

Ireland

Italy

Latvia

Lithuania

Norway

Poland

Portugal

Romania

Switzerland

Russia

Spain

Turkey UK

Netherlands

Germany

ASIA PACIFIC

Australia China India Japan New Zealand **Philippines** Singapore Taiwan Thailand South Korea Vietnam Laos

Bahrain Isreal Kuwait Oman Qatar Saudi Arabia United Arab **Emirates**

AFRICA

Egypt South Africa

