

JASON J. MALE

EXECUTIVE CONSTRUCTION CONSULTANT & PUBLIC ADJUSTER COURT-QUALIFIED EXPERT IN CONSTRUCTION CONSULTING & XACTIMATE ESTIMATING

Large-Loss Property Claims | Appraisal | Litigation Support | Catastrophe & Construction Consulting

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EXECUTIVE PROFILE

Accomplished construction consulting and public adjusting executive with more than 20 years of progressive leadership and hands-on experience involving complex residential, commercial, catastrophe, and large-loss property claims across the United States, Canada, Puerto Rico, and New Zealand. Extensive background in construction consulting, Xactimate estimating, property appraisal, litigation support, mediation, catastrophe response, governmental recovery programs, quality assurance, and claims operations. Court-qualified expert in Xactimate estimating and insurance policy interpretation, bringing authoritative technical analysis to complex property claims, litigation, mediation, appraisal, and high-value dispute resolution. Experienced in residential and commercial claims involving losses exceeding \$23 million, with a record of applying detailed construction, estimating, and policy analysis to high-value and complex matters.

Proven ability to lead adjusting teams, manage high-volume deployments, evaluate multimillion-dollar losses, identify material estimating and depreciation issues, and produce detailed technical analyses supporting negotiations, appraisals, mediations, and litigation. Experienced business owner with responsibility for staffing, accounting, deployments, client relationships, and project execution.

CAREER HIGHLIGHTS

• **Qualified by courts as an expert in Xactimate estimating and insurance policy interpretation, providing authoritative technical analysis in complex property-loss disputes and litigation.**

- 20+ years of experience spanning public adjusting, construction consulting, large-loss property claims, catastrophe response, appraisal, litigation support, and claims operations.
- Handled residential and commercial claims involving losses exceeding \$23 million.
- Participated in a commercial appraisal where the initial claim position was below the deductible and the matter ultimately resulted in a \$7 million payment.
- Completed and settled 296 residential claim files in Puerto Rico while working with attorneys representing policyholders.
- Supervised teams of 15 loss adjusters on international catastrophe assignments in New Zealand.
- Managed five contractors and governmental project operations in Puerto Rico, including inspections, QA/QC, invoicing, scheduling, SOP development, training, and field oversight.

CORE EXPERTISE

Construction Consulting • Public Adjusting • Large-Loss Property Claims • Commercial & Residential Losses • Property Appraisal • Litigation Support • Mediation & Pre-Trial Preparation • Catastrophe Claims Management • Xactimate Estimating • Scope & Estimate Analysis • Depreciation Analysis • Xactimate Line-by-Line Analysis & Comprehensive Reporting • Contractor & Engineer Coordination • Government Recovery Programs • QA/QC • Team Leadership • Project & Operational Management

EXPERT, LITIGATION & DISPUTE RESOLUTION

Court-Qualified Expert • Expert Witness • Litigation Consulting • Xactimate Analysis • Insurance Policy Interpretation • Depositions • Mediation • Appraisal • Pre-Trial Consultation • Attorney Support • Technical Claim Reporting • Settlement Support

PROFESSIONAL EXPERIENCE

Coast2Coast Construction Consultants | President 2022–Present

- Directed residential and commercial construction and loss consulting, including total losses, complex large-loss matters, liability claims, mediation, litigation preparation, catastrophe deployments, governmental projects, and daily claims.
- Oversaw company operations including staffing, accounting, deployments, adjuster management, client service, and project execution.
- Prepared Xactimate estimates, Matterport floor plans and walkthroughs, photographic documentation, and comprehensive reports identifying material differences between estimates and loss findings.
- Performed detailed line-by-line estimate reviews in Excel, evaluating depreciation factors, inconsistencies, patterns, and potential red flags.
- Supported attorney depositions, mediations, appraisals, and litigation preparation through technical claim analysis and documentation.
- Handled residential and commercial claims exceeding \$23 million, including a commercial matter that progressed from a below-deductible position to a \$7 million payment.

Coast2Coast Public Adjusters | President 2018–2025

- Led public adjusting operations involving residential and commercial property losses, total losses, liability matters, mediation, pre-trial preparation, catastrophe deployments, and construction-related claim issues.
- Managed adjusters during catastrophic events and governmental deployments while directing staffing, accounting, field operations, and client relationships.

SELECTED GOVERNMENT, INTERNATIONAL & CONSULTING ASSIGNMENTS

Puerto Rico – Franceschi & Associates | Claims Consultant / Adjuster Jul 2018–Oct 2018

- Worked with attorneys representing policyholders on residential property losses; prepared deviation reports and estimates and participated in settlement and mediation activities.
- Completed and settled 296 claim files during the assignment.

Puerto Rico – STEP Government Program | Project Manager & Trainer Jan 2018–Jul 2018

- Supervised five contractors and managed inspections, assessments, QA/QC, invoicing, scheduling, field personnel, SOP development, inspector training, policy/data analysis, and quality reviews.

New Zealand – Cyclones Debbie & Cook | Unit Director / Construction Consultant May 2017–Aug 2017

- Supervised 15 loss adjusters, completed re-inspections of commercial, residential, and governmental EQC claims, and provided construction consulting on large-loss matters.
- Coordinated the construction process with contractors and EQC, the governmental agency responsible for earthquake and landslip claims.

Coast 2 Coast Claims Services | President / Claims & Catastrophe Operations 2008–2019

- Managed small- and large-commercial claims, liability matters, mediation and pre-trial assignments, catastrophe adjusting teams, governmental deployments, construction consulting, and daily claims.

Michael Germain and Associates | Large-Loss / Claims Consultant 2014–Present

- Prepared full scopes, estimates, photographs, and deviation reports; attended mediation as an expert resource and assisted settlement on residential large-loss, commercial, and flood claims.

SELECTED PROJECT EXPERIENCE

- NY Rising – HMGP/CDBG (2014–2015): Inspected multifamily rental, condominium, and co-op files; performed assessments, QA, invoicing, scheduling, field oversight, and coordination with engineers and contractors.
- Texas – HMGP/CDBG (2014–2015): Performed inspections, QC, inspector-file rewrites, residential claim reviews, and construction coordination with engineers and contractors.
- Environmental NY Program / BCA (2015): Used ArcGIS for state residential-property mapping and FEMA software to complete Benefit-Cost Analysis files.
- NY Rising Program (2013): Inspected and quality-controlled residential and commercial HMGP files and coordinated with engineers and contractors.
- Calgary, Alberta Floods (2013): Handled residential and commercial flood claims and coordinated with insurers, engineers, and contractors.
- New Zealand Earthquake Claims (2011): Managed large-loss commercial earthquake claims, supervised 15 loss adjusters, and conducted EQC re-inspections.
- ITV Large Commercial Team – Florida (2012): Evaluated replacement cost, general conditions, and wind-mitigation considerations for large commercial structures.

SELECTED CATASTROPHE & INSURANCE EXPERIENCE

Extensive catastrophe assignments include Hurricanes Ian, Milton, Helene, Laura, Delta, Zeta, Ida, Sandy, Irene, Katrina, Wilma, Ike, Charley, Jeanne, Frances, and Isabel; tornado losses in Birmingham, Joplin, and Toronto; and hail assignments in Calgary, Tennessee, and Oklahoma. Experience includes large commercial, residential, mobile-home, flood, wind, hail, earthquake, liability, and daily property claims.

- Liberty Mutual – Staff Adjuster, National Catastrophe Team (2007–2008): Selected as one of 30 adjusters traveling nationally to handle catastrophic claims.
- Citizens Insurance – Large-Loss Commercial Adjuster.
- Crawford & Company – Lead Branch Assist / Large-Loss Adjuster on Calgary hail and Toronto tornado assignments.
- Olympia Claims Services / Noble Claims Services – Residential property and daily claims in the Tampa Bay area.
- UAB – Toronto, Canada (1999–2003): Field residential/commercial all-lines adjuster handling property, commercial, auto bodily injury, liability, written statements, litigation, and contentious losses.
- TD/Monnex – Toronto, Canada (1997–1999): Property and auto adjuster handling bodily injury, liability, and property claims.

TECHNOLOGY

Xactimate • XactAnalysis • Symblity • Simsol • DDS/IntegriClaim • PowerClaim • Matterport • FLIR • Microsoft Excel • Microsoft Word • ArcGIS • FEMA BCA Software

EDUCATION

- Insurance Degree – Fanshawe College, London, Canada, 1995
- Engineering Technology – Seneca College, Toronto, Canada, 1991

CERTIFICATIONS & PROFESSIONAL TRAINING

- Flood Certified (FCN: 07070170), 2007–Current
- Wind and Hurricane Mitigation Certificate, 2007
- Earthquake Certification – Pilot Training Program, 2006
- Pilot Catastrophe Construction and IntegriClaim Training, 2003
- Management Training – UAB, 1999
- Specialized Claims Handling for Independent Adjusters – UAB, 1999
- Customer Service / Telephone Adjusting Certificate, 1997