



Description of Our Services

www.hw3group.com

HW³
Group, LLC
ASSESS • ADVISE • ASSIST



Introduction

Thank you for your interest in HW3 Group, LLC. HW3 Group is a consulting, training, and claims management firm that is designed to cater specifically to support the disaster restoration and property claims industry. Since 1999, HW3 Group has assisted property owners, restorers, and claims professionals alike. We are a group of professionals uniquely qualified to consult restoration companies in every aspect of their business and in the field. We represent property owners, risk managers, tenants, and building professionals with claims management services. HW3 Group also provides training that can be found nowhere else. Our training is fresh, exciting, and completely interactive. We offer what the industry needs, because we came from the industry we service. Our partners have years of experience in restoration, mitigation, construction, claims management, finance, and administration.

The focus of this description of services is on our project and program based services, restoration consulting and claims management. HW3 will also be happy to provide you with our description of services for the business consulting and training segment, if you are interested. Restoration consulting and claims management are wholly separate, yet symbiotic in nature. HW3 can be a single resource for: a building owner, municipality, corporate or private equity entity; restoration, construction, or cleaning contractors; a property management group, public adjuster, attorney, or even a carrier.

Restoration Consulting

Our restoration consulting services are spearheaded by the founder and principal of the company, Howard Wolf. Howard has over 30 years of experience in the cleaning, construction and restoration industries and is currently the Chairman of American National Standards (ANSI) writing body for the Institute for Inspection, Cleaning, and Restoration Certification (IICRC). He has extensive catastrophic disaster response experience going back to Hurricane Andrew in 1992. He has performed projects for major manufacturers, government agencies, major hotel groups, as well as, private equity firms. Detailed information about these services are enclosed in this document. If you have specific questions, or looking to engage HW3 Group for Restoration Consulting, contact Howard to help you.

Claims Management

HW3 offers a claims management solution for property owners, risk managers, property managers, attorneys and public adjusters, that is unparalleled in the industry. This truly unique service is led by the managing partner of the firm, Monica Aquino. Monica has over 20 years of experience in claims preparation, account and program management, analysis, and dispute resolution for major accounts in hospitality, manufacturing, institutions, and retail. Her team is very well versed in property damage, business interruption, extra expense, code compliance, and other increased costs of construction and business operations. The key to settling a claim successfully is packaging it properly with accurate and thorough information that can pass even the strictest audit criteria. Detailed information about these services are enclosed in this document. If you have specific questions, or looking to engage HW3 Group for Claims Management, contact Monica to help you.

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Restoration Consulting

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Restoration Consulting

HW3 Group, LLC (HW3) offers a complete package for property owners, contractors, public adjusters, and attorneys. We are there to assist and advise every step of the way. All of our services comply with industry standards and common trade practices. Through active involvement and leadership in organizations like the Institute for Inspection, Cleaning and Restoration Certification (IICRC), HW3 is instrumental in the development of these standards and is committed to professional and ethical guidance. We offer inspection and intrusion investigation; moisture intrusion mapping and analysis; scope, protocol, and work plan development; project oversight, monitoring and verification; project management and administration; as well as report writing services, to support the contractor's invoice and the overall claim package.

Inspection and Intrusion Investigation – HW3 will conduct a thorough visual, thermographic and olfactory inspection of the property to identify the perimeter of damage, the extent of damage, the level of saturation in materials and assemblies, and the range of contamination in the water (i.e., Category of Water (ANSI/IICRC S500-15)). HW3 will also identify and document the source(s) of water intrusion into the building, so that a comprehensive strategy can be executed.

Moisture Intrusion Mapping and Analysis – HW3 will map and provide a detailed report of the intrusion and resulting damage through a graphical depiction of the project. The mapping also provides essential communication throughout the project.

Scope, Protocol, and Work Plan Development – The most important part of any project is to communicate and get agreement on the scope of work that will be performed. Once the scope is developed, it is equally important to make sure that the work performed will comply with industry standards, and will be produced in a timely manner. HW3 is second to none at performing this task.

Project Oversight, Monitoring and Verification – HW3 can provide oversight of the project to ensure that the scope of work is being completed according to the protocols and work plan developed. We also monitor the moisture conditions and environmental conditions, if required. Finally, HW3 will verify the scope has been completed, the environment is clean and dry, and that it has returned to normal environmental conditions.

Project Management and Administration – HW3 can provide an experienced, qualified project manager for your project. Our network of resources will generate the right fit for your needs. HW3 can also provide project administration, including: time, inventory, and equipment data entry, job book compilation, and compiling all necessary information to generate a proper time & material invoice package.

Report Writing Services – HW3 is experienced in compiling and analyzing the data collected in the field and composing comprehensive, yet easy to read, reports to support all facets and phases of the project. Examples of reports that HW3 commonly prepares for its clients are as follows:

- Initial Observations
- Preliminary Determination
- Moisture Intrusion Survey and Analysis
- Proposed Scope of Work
- Restoration Protocol
- Restoration Work Plan with Drying Strategy
- Monitoring Report and Observations
- Daily Progress and Observations
- Limitations, Complications, Complexities with Proposed Solutions
- Change in Work
- Final Scope of Work
- Project Scope Verification
- Drying and Cleaning Verification
- Statement of Microbial Conditions
- Final Invoice Package
- Final Project Book

Claims Management

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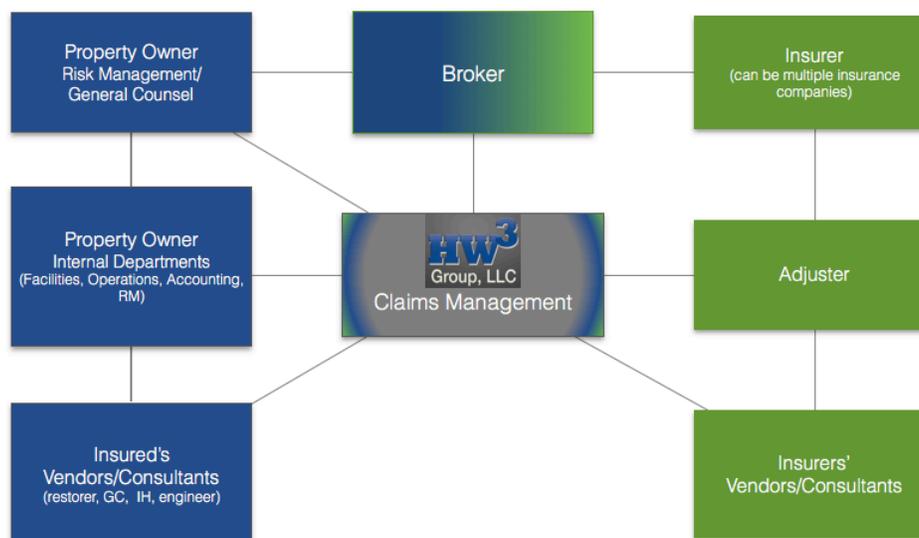


Claims Management

HW3 Group, LLC (HW3) is a leader in the claim management arena. Our approach to claim preparation and claim processing is a truly positive experience. We are innovators by educating our clients, fully explaining the claim process and walking you through every step. Our experience and collaborative philosophy ensures a process that is thoroughly documented and well managed.

An insurance claim involves many materially interested parties (illustrated below). There is an unspoken “dance” that should take place among everyone in order to reach a successful claim settlement. This requires understanding everyone’s roles and expectations. Also, requires establishing protocols to ensure proper communication and flow of documentation. It is critical to understand the Insurer (insurance company) requirements, timelines and how to properly present a formal Property Damage and/or Business Interruption insurance claim.

Claims Process Diagram with Proper Claim Management



If you have never experienced a loss before, this can be overwhelming. Where to begin? HW3 can assist by providing you with Property Owner Representation and Claim Preparation services. See “What is Claim Preparation?” (attached).

We are your eyes and ears every step of the way. We will help you prepare your claim and develop strategies to get your business back to normal operations as quickly as possible. We will work with your insurance company to expedite payments to assist with your cash flow needs. We can also assist with auditing your vendor invoices prior to payment and clerking the job to ensure that you are only being invoiced for the appropriate work/equipment.

If you are a company that has multiple locations and you experience multiple losses in a policy year (both above and below the deductible), we can assist in developing and implementing an Emergency Response & Recovery Program. It includes pre-selection of vendors and insurer representatives, pre-approved rate sheets by the insurance companies and written protocols on how all interested parties will respond before the loss occurs. We help you create a program that is proactive versus reactive and removes the guessing.

What is Claim Preparation?

It is a common misconception that when a policyholder experiences a loss, that the insurance company will assign an adjuster and that the adjuster will prepare the claim. This is incorrect. The role of the adjuster is to respond and adjust the claim *after* it has been prepared by the policyholder. It is the obligation of the policyholder to prepare and present its claim to the insurer (adjuster, insurance companies and other representatives), then the insurer will respond with an insurer measurement (the undisputed amount of the claim) and claim payments. Insurance companies often recognize that the policyholder may need assistance in quantifying, preparing and presenting the claim. Therefore, they offer Professional Fees / Claim Preparation Fees coverages that if not already included, can be added to your policy. The policyholder then engages an expert claim preparer to assist with gathering information necessary to prepare the Property Damage and Business Interruption (if applicable) claims. This includes, but is not limited to estimates, invoices, reports, photos, maps, financial documents associated with emergency services, building reconstruction, personal property (contents/equipment/fixtures), extra expenses, loss of inventory, loss of revenue, etc.

Hiring a claims preparer helps maximize the policyholder's insurance claim recovery by ensuring that no items were missed and that all items are properly allocated within the coverages allowed in the policy. A claims preparer understands the claims process and the insurer's requirements. This expedites the claims process, ensures the accuracy and completeness of the information provided, minimizes disputes, and accelerates the payment and settlement process.

Why do adjusters often take control and package the claim? Policyholders may not know they can hire their own representation and if they have never experienced a loss, they will not know where to begin. If no one begins the process, the claim will not be prepared, the adjuster cannot respond and the insurance carriers will not issue payments. Therefore, in the absence of someone taking the lead, the adjuster will do so. Is this a good idea? Let's keep in perspective that the adjuster is hired and paid by the insurance carrier. Is their interest and loyalty to you or the insurance carrier? Will they want to maximize your recovery or save the insurance carrier money?

Gathering the necessary documents for a claim can be quite the undertaking and adjusters will not want to go above and beyond to assist you. Especially, since their role is to respond, not prepare your claim. Therefore, they may suggest you hire a Third Party Administrator (TPA). A TPA can serve many roles, including providing claim management services. But, keep in mind that most TPAs work for the insurance carriers (like an adjuster) and often are staffed by former insurance adjusters. Will they have your interest in mind?

Another option is to hire a licensed public adjuster. Their role is to appraise the damage, prepare an estimate and other claim documentation, read the policy, determine coverages and negotiate the claim on behalf of the policyholder. Public adjusters typically get paid a percentage of the settlement (percentage varies). Therefore, it is in their interest to maximize the claim and they often settle the claim on an aggregate number (total claim amount) versus reviewing each line item and ensuring maximum recovery for each item. You will notice below that public adjusters are excluded from policy coverage.

When experiencing a loss, it would be wise to engage a claims preparer to assist you similar to how a plaintiff and defendant both hire an attorney. This is the “hat on a hat” principle. If the insurance carriers have representation, shouldn't you?

Below is sample policy language for Professional Fees / Claim Preparation Fees. If you do not have this coverage, speak to your broker about the option to add this to your policy at renewal.

This policy covers the actual costs incurred by the Insured, of reasonable fees payable to the Insured's accountants, architects, auditors, engineers, or other professionals and the cost of using the Insured's employees, for producing and certifying any particulars or details contained in the Insured's books or documents, or such other proofs, information or evidence required by the Underwriters from insured loss payable under this Policy for which Underwriters have accepted liability.

This Additional Coverage will not include fees and costs of attorneys, public adjusters, all including any of their subsidiary, related or associated entities either partially or wholly owned by them or retained by them for the purpose of assisting them nor the fees and costs of loss consultants who provide consultation on coverage or negotiate claims. This coverage is limited to an amount of \$_____ per occurrence.

Biographies

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Howard E. Wolf

Professional Biography

Howard Wolf is the Principal of HW3 Group, LLC, a restoration consulting, training, and claims management firm. HW3 Group supports restorers, property owners, brokers, facility and risk managers, and other owner representatives with loss management, administration, claim preparation, logistics, dispute resolution, and technical expert consulting.

Howard is also the Chairman of the Institute for Inspection, Cleaning and Restoration Certification (IICRC) Standards Committee, an accredited ANSI writing body. Howard oversees the writing of the following standards:

- ANSI/IICRC S100 Textile Floor Coverings Cleaning
- BSR-IICRC S210 Dimension Stone Maintenance and Restoration
- BSR-IICRC S220 Hard Surface Floor Covering Inspection
- BSR-IICRC S300 Upholstery Cleaning
- BSR-IICRC S400 Cleaning, Maintenance and Restoration of the Commercial Built Environment
- ANSI/IICRC S500 Water Damage Restoration
- ANSI/IICRC S520 Mold Remediation
- ANSI/IICRC S540 Trauma and Crime Scene Cleanup
- BSR-IICRC S550 Water Damage Restoration on Commercial Structures
- ANSI/IICRC S600 Carpet Installation
- BSR-IICRC S700 Fire and Smoke Damage Restoration
- BSR-IICRC S710 Scope of Work in Fire and Smoke Damaged Environment
- BSR-IICRC S740 Restoration of Fire and Smoke Damaged Personal Items
- ANSI/IICRC S800 Inspection of Textile Floor Coverings
- Field Guide for Safety and Health Disaster Restoration Professionals
- Field Guide for Safety and Health Professional Cleaners



Howard sat on the Board of Directors for the IICRC for 8 years and has worked with IICRC Standards since 1998. He was the sub-chair for contents remediation with the S520 Standard for Professional Mold Remediation. He worked as Chairman of the ANSI/IICRC S500 Standard for Professional Water Damage – 3rd Ed., as well as, the ANSI/IICRC S500 Standard for Professional Water Damage – 4th Ed. Howard is a past Standards Committee Vice-Chairman.

Howard has been involved with the cleaning and restoration industries since 1984. He started as a cleaning technician and carpet technician in West Bend, Wisconsin. In 1989, Howard went to work for a large restoration company in Miami, Florida, while attending the University of Miami. His tenure in Miami led him from the field as a crew chief, to the front office performing estimating, crew management, inventory management and the position of general manager and vice president of operations.

He has extensive disaster and large project experience, with particular expertise in institutional, industrial and hospitality facilities. Howard has been involved in many national disaster events, since Hurricane Andrew in 1992, including events in New York, Pennsylvania, New Jersey, Texas, the Midwest United States, and the Caribbean. Howard moved back to Wisconsin in 1993. He started a carpet and rug restoration and repair business in 1994, a construction firm in 1995 and bought a cleaning franchise in 1996. In 2001, Mr. Wolf started HW3 Group, LLC, a firm committed to serving the restoration industry in the areas of investigation, research, operations, field management and project management. HW3 Group branched out into business consulting in 2009, focusing on construction, cleaning and restoration firms. Between 2002 and 2004, Mr. Wolf sold all contracting businesses, keeping his consulting business and started an education and technical support institution in 2007, which became the Commercial Disaster Restoration Institute in 2012.

Howard E. Wolf

Professional Biography

Howard has always been deeply involved in the industry as a volunteer, giving back to the industry. He was involved in the Association of Wisconsin Cleaning Contractors. He served on the board for 8 years and held the offices of Treasurer, Vice-President and President.

Howard is the founder of the Wolf Training Institute, which became the Commercial Disaster Restoration Institute (CDRI) in 2012. CDRI is a leading think-tank and education firm for the commercial restoration industry. CDRI has course offerings, including: Basic Skills Series, Advanced Skills Series, Enhanced Skills Series, IICRC Commercial Drying Specialist Certification, and the PowerBrokers® Series.

Howard E. Wolf
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Howard E. Wolf

Curriculum Vitae

Experience:

- Principal Member for HW3 Group, LLC, 2001 - Current
- Chairman of ANSI/IICRC Standards Developing Committee, 2012 – Current
- Founding and Managing Member for Commercial Disaster Restoration Institute, 2009 - Current
- Executive Director for Water Strategies Cruise Annual Seminar and Forum, 2005 – 2018
- American Legion Post 483 – Baseball Program Manager, 2015 - 2017
- President for the Richfield Joint School District #1 Board of Education, 2008 - 2016
- Vice Chairman of Standards Developing Committee for IICRC, 2004 – 2012
- Chairman ANSI/IICRC S500 4th Ed. Standards Consensus Body, 2006 – 2012
- At-Large Director on Board of Directors for IICRC, 2001 – 2009
- President of Wolf Training Institute, 2006 – 2009
- Treasurer for Richfield Joint School District #1 Board of Education, 2007 - 2008
- Chairman ANSI/IICRC S500 3rd Ed. Standards Consensus Body, 2001 - 2006
- Instructor/Consultant for Indoor Air Management, 2004
- Owner/President of SERVPRO of Milwaukee North Franchise, 1996 – 2004
- President of Association of Wisconsin Cleaning Contractors, 2002 – 2004
- Vice-President of Association of Wisconsin Cleaning Contractors, 2000 – 2002
- Treasurer of Association of Wisconsin Cleaning Contractors, 1997 – 2000
- Interim Executive Director of the Association of Wisconsin Cleaning Contractors, 1997
- General Manager for Signature Cleaning Division of Paul Davis Systems Franchise, 1994 – 1996
- General Manager for Suburban Servant, Fabricare and Restoration Division, 1993 – 1994
- Production Manager and General Manager for Jasand Corp., 1989 - 1993
- Technician, Crew Chief and Production Manager for Suburban Servant, 1985 – 1989

Memberships / Committees:

- IICRC – Chairperson, American National Standards (ANSI) Development Committee
- IICRC – Core Committee Member, ANSI Consensus Body, S520 Mold Remediation Standard, 4th Ed.
- IICRC – Chairperson, ANSI Consensus Body, S500 Water Damage Standard, 4th Ed.
- IICRC – Past Vice Chairman, Standards Committee
- IICRC – Past Chairperson, ANSI Consensus Body, S500 Water Damage Standard, 3rd Ed.
- IICRC – Past Core Committee Member, ANSI Consensus Body, S520 Mold Remediation Standard, 3rd Ed.
- IICRC – Past Core Committee Member, ANSI Consensus Body, S520 Mold Remediation Standard 2nd Ed.
- IICRC – Past Chair, Contents Sub Committee S520 Mold Remediation Standard 1st Ed.
- IICRC – Past Core Committee Member, Standing Committee Instructor and Schools
- IICRC – Past Core Committee Member, Thermography and Non-Destructive Inspections TAC
- IICRC – Past Committee Vice Chair, CDS Technical Advisory Committee
- IICRC – Past Committee Chair, WRT Technical Advisory Committee
- IICRC – Past Core Committee Member, HST Technical Advisory Committee

Howard E. Wolf

Curriculum Vitae

- IICRC – Past Task Force Co-Chair, CDS Task Force
- IICRC – Core Committee Member, ASD Technical Advisory Committee
- IICRC – Core Committee Member, ASRT Technical Advisory Committee
- IICRC – Core Committee Member, CDS Technical Advisory Committee
- IICRC – Core Committee Member, AMRT Technical Advisory Committee
- IICRC – Core Committee Member, WRT Technical Advisory Committee
- IICRC – Past Director on Board of Directors
- IICRC – Master Restorer – Water
- IICRC – Institute of Inspection, Cleaning & Restoration Certifications as follows: CMT, CCT, WRT, RRT, FSRT, HST, CDS, ASD & AMRT
- CDRI – Founding Member
- AWCC – Association of Wisconsin Cleaning Contractors, Past Associate Member
- Connections – Past Director, Board of Directors
- IAQA – Indoor Air Quality Association & CMR Certification
- SCRT – Society of Cleaning and Restoration Technicians, Past Associate Member
- CRA – Cleaning and Restoration Association, Past Associate Member
- AIHA – American Industrial Hygiene Association - Past Member

Teaching Credentials:

- Institute for Inspection, Cleaning and Restoration Certification (IICRC)
 - Commercial Drying Specialist (CDS)
 - Water Damage Restoration Course (WRT)
 - Applied Microbial Remediation Technician (AMRT)
- Commercial Disaster Restoration Institute
 - Advanced Psychrometry Course
 - Certified Desiccant Equipment Operating Technician
 - Certified Desiccant Equipment Service Technician
 - Certified Heat Equipment Operating Technician
 - Certified Heat Equipment Service Technician
 - Certified Compact Drying Equipment Service Technician
 - Certified Thermographer Level I&II
 - Advanced Commercial Project Manager Course
 - Profitable Marketing Course
 - Project Administration Course
 - Large Project Estimating Course
 - Large Project Inspection Course
 - 1st Day Cleaning Basics Course
 - 1st Day Containment Basics Course
 - 1st Day Mitigation Services Course

Howard E. Wolf

Curriculum Vitae

- Stanley Steemer International, Inc.
 - Water Damage Restoration Course
- Center for Disaster Recovery
 - Water Damage Technician Course
 - Applied Microbial Technician Course
- Unsmoke Restoration Products
 - Applied Microbial Technician Course
- Costa Group, Inc.
 - Water Damage Technician Course
- Restoration Consultants, Inc.
 - Drying Contaminated Buildings Course
 - Applied Microbial Remediation Technician Course
 - Applied Thermography Course
- HW3 Group, LLC/Wolf Training Institute
 - Project Management Course
 - Advanced Estimating and Pricing Strategies Course
 - Building, Moisture Intrusion and Construction Defect Investigation Course
 - Advanced Drying Concepts Course
 - Large Project Planning and Implementation Course
 - Thermal Imaging and Investigation Course
 - End-user Marketing and Component Pricing Course
 - S500 Continuing Education Course
 - S520 Continuing Education Course
 - Wood Floor Drying Course
 - Owner's and General Manager's Course
- Strategies Cruises
 - Water Strategies Cruise
 - Textile Strategies Cruise
 - Leadership Strategies Cruise
 - Executive Management and Planning Cruise
 - Business Owners' Strategies Cruise

Completed Courses:

- Restoration Consultants
 - Mold Remediation Training Course – March 2002
 - Applied Thermography Course – October 2004
 - Drying Contaminated Buildings Course – August 2005
 - Safety and Health Course – May 2005

Howard E. Wolf

Curriculum Vitae

- DriEaz University
 - Applied Structural Drying Course – August 2003
- Indoor Air Management, Inc.
 - Mold/Sewage Remediation Course – May 2003
 - Health & Safety Course – August 2003
- Steam Way International, Inc.
 - Water Damage Restoration Course – May 2002
 - Carpet Repair & Reinstallation Course – May 2002
 - Carpet Maintenance Course – February 2002
- Indoor Air Quality Association
 - Certified Mold Remediator Course – March 2002
- Infrared Technologies
 - Thermography Basics Level 1 and 2 – May 2001
 - Thermography and Infrared Diagnostics Level 3 – August 2003
- SERVPRO Industries, Inc.
 - New Franchise Training Program – May 1996
 - Franchise Management Course – September 2002
 - Annual Convention – 1996-2003
 - Regional & Area Training Semi-Annually - 1996-2003
- Clean Care Seminars
 - Disaster Fire Restoration Course – July 1995
 - Advanced Water Damage Restoration Course – July 1995
- Paul Davis Systems
 - Associate Training School – May 1995
 - Signature Cleaning School – July 1995
 - Advanced Carpet Cleaning School – July 1995
- Educational Center for Financial Services
 - Property/Casualty Insurance Class – December 1994
 - Life/Accident & Health Insurance Class – April 1995
- Connections Convention
 - Convention – Las Vegas, NV – October 2003
 - Symposium – Clearwater, FL – July 2004
 - Convention – Las Vegas, NV – November 2004
 - Symposium – Orlando, FL – April 2005
 - Convention – Las Vegas, NV – September 2005
 - Symposium – Clearwater, FL – May 2006
 - Convention – Las Vegas, NV – October 2006

Howard E. Wolf

Curriculum Vitae

- Convention – Las Vegas, NV – September 2007
- Symposium – Orlando, FL – May 2008
- Convention – Las Vegas, NV – October 2008
- Convention – Las Vegas, NV – October 2009
- Symposium – Clearwater, FL – April 2010
- Convention – Las Vegas, NV – September 2010
- Symposium – Clearwater, FL – April 2011
- Convention – Las Vegas, NV – September 2011
- Symposium – Clearwater, FL – April 2012

Publications:

- Published Articles and Technical Updates for IICRC as contributor, 2005 - Current
- Published Articles in CleanFax Magazine, 1998 – 1999, 2008 - Current
- Published Articles in Restoration and Remediation Magazine, 2007, 2008
- Published Articles in AWCC – Cleaning Contractor Newsletter, 1997-2006
- Published Articles in ICS Magazine, 2005

Presentations:

- Presenter at IICRC Certification Council Annual Meeting, 2004 - Current
- Presenter at the AIHA, CDC, EPA Meetings, Spring 2016, Spring 2017
- Presenter at The Experience Conference, Spring and Fall of 2015 - 2018
- Presenter at IICRC S500 Workshops, 2006 – 2007, 2015 - 2017
- Presenter at IICRC S520 Workshops, 2004 – 2005, 2008 – 2010, 2016
- Presenter at the IAQA Annual Conference, Spring 2015, Spring 2016
- Presenter at Jena Dyco Mould Conference, Australia, Spring 2014
- Presenter at Professional Carpet Systems Franchise Annual Convention, 2008, 2009
- Presenter at Connections Convention, November 2004, April 2005, September 2005, October 2006, September 2007, May 2008
- Presenter at Stanley Steemer International, Inc. Annual Meeting, August 2005
- Presenter at AWCC Restoration Training Forum, 1999-2001

Education:

- West Bend East High School, West Bend, WI, 1985-1989
- University of Miami, Coral Gables, FL, 1989-1992, International Finance/Marketing
- Cardinal Stritch College, Glendale, WI, 1994-1996, Business Administration

Howard E. Wolf

Curriculum Vitae

Expert Witness Investigations, Discovery and Testimony:

Mr. Wolf is actively involved in expert witness activities on a regular basis. References for these activities can be made available upon written request.

Project References:

Mr. Wolf has been active on restoration and remediation projects of all sizes in various countries. Mr. Wolf is still actively working in the field. References and a project list can be made available upon written request.

Monica Aquino

Professional Biography



Monica Aquino has been involved in the claims preparation and claims management industry since 1999. She began as a claims coordinator then moved into claims management and development of Catastrophe Response and Recovery programs for large clients. Monica's expertise is in commercial, large loss claims within the following industries: hospitality, complex multi-tenant, retail, steel, textiles, food processing, healthcare, wholesale distribution, real estate and manufacturing.

She manages relationships for national accounts and oversees all aspects of property damage and business interruption insurance claims for diverse clients throughout the country. Monica has managed claims with values up to \$500M. She leads teams in preparing claims analyses for all aspects of a claim; interfaces closely with clients to understand loss damages/business needs, and collaborates with insurer representatives to present claims and request partial payments until final settlement is negotiated.

Monica manages the entire claims process beginning with disaster recovery. She orchestrates damage assessment efforts and monitors mitigation and reconstruction. Monica thoroughly researches every client and travels to loss sites to gain industry knowledge and review systems and operations. She acts as a liaison between insurer representatives and clients. She establishes and enforces protocols to manage workflow, proper communication and exchange of information. She reviews and approves claims prior to submittal to adjusters and insurance carriers. She reviews insurer measurements and works with all interested parties to resolve claim differences in order to maximize recovery and obtain final settlements.

Monica assists in developing Catastrophe Response and Recovery Programs for businesses that sustain multiple losses within a policy year. This includes the development of loss incident protocols for both losses below and above the deductible as well as the establishment of nationwide restoration contractor programs. This helps manage risk and streamlines the process for managing and tracking all aspects of a claim from occurrence to closure which leads to maximizing recovery, quicker advance payments and aids a business in returning to normal operations.

Aside from claims, Monica trains and facilitates special workshops to educate and create awareness for owners, their vendors, their internal departments and other interested parties.

Monica is currently the Managing Partner of HW3 Group, LLC, a restoration consulting, training, and claims management firm. HW3 Group is a firm that supports restorers, property owners, brokers, facility and risk managers, and other owner representatives with loss management, administration, claim preparation, logistics, dispute resolution, and technical expert consulting.

Monica also manages the Commercial Disaster Restoration Institute (CDRI). CDRI is a leading think-tank and education firm for the commercial restoration industry. CDRI has course offerings, including: Basic Skills Series, Advanced Skills Series, Enhanced Skills Series, IICRC Commercial Drying Specialist Certification, and the PowerBrokers® Series.

Monica Aquino, Managing Partner, HW3 Group, LLC, maquino@hw3group.com, 312-342-1933.

Monica Aquino

Professional Biography

Notable Projects

Medical University

Prepared property damage and business interruption/extra expense claim with \$500M+ in losses after Tropical Storm Allison in Texas in 2001.

Apartment Real Estate Investment Trust

Managed \$55M+ in property damage claims for 325+ residential buildings from 2003-2005. Damages resulted from hail storms in Texas and Hurricanes Charley, Frances, Ivan and Jeanne.

Textile Company

Audited and assisted in preparation of expert report for claim with \$380M+ in losses after train derailment/chlorine contamination in South Carolina in 2005.

Aluminum Mill

Prepared property damage and business interruption/extra expense claim with \$215M+ in losses after a fire in Indiana in 2006.

Multi-State Recognized Hotel Chain

Managed \$200M+ in property damage and business interruption claims for 70+ hotels from 2007-2012. Hotels were located in various states and losses resulted from fires, tornados and hurricanes, including Hurricane Katrina, Wilma, Ike, Gustav, Isaac and Sandy. Assisted in creating and managing a Catastrophe Response and Recovery Program.

Food Processing Company

Assist in preparation of expert report for claim with \$200M+ in losses after a fire in Wisconsin in 2009.

Multi-State Recognized Shopping Centers

Account manager and claims consultant for a portfolio of 1200+ open-air shopping centers in 38 states. Managed property damage claims with \$5M+ in losses resulting from vandalism, fires and hurricanes in 2012-2013.

Multi-State Recognized Hotel Chain

Account manager and claims consultant for a portfolio of 685+ hotels. Created a Catastrophe Response and Recovery Program which also included the establishment of a nationwide restoration contractor and industrial hygienist program. During 2012-2015, managed property damage and business interruption/extra expense claims with \$35M+ in losses at 295 locations resulting from fire, sprinkler head breaks, frozen pipes, hail storms, tornados, hurricanes, meth lab explosions and other.

Railroad Wheel Manufacturer

Prepare property damage and business interruption/extra expense claim with \$85M+ in losses after fire in Canada in 2015.

Outlet Mall

Prepare property damage claim with \$50M+ in losses after Hurricane Maria in Puerto Rico in 2017.