



Old World Craftsmanship ~ New World Technology

CURRICULUM VITAE

The following is a brief history of Mr. Sean Scott, President of Champion Construction & Consulting, Inc. Mr. Scott is a second-generation building and restoration contractor who has been licensed in the State of California since 1986. The majority of Sean's 42 plus years of hands on experience has been in the insurance restoration industry, specializing in residential and commercial fire, smoke, flood, mold, and other types of property damage claims. Mr. Scott has been involved with well over 10,000 property damage claims and his expertise is used by property claims adjusters, third party administrators, attorneys, property managers, and property owners throughout the U.S. The following is a brief summary of his experience:

President

January 2008 - Present

Champion Construction & Consulting, Inc. ~ La Jolla, CA

As President of the Corporation, Mr. Scott brings over 42 years of experience to serve the insurance restoration and construction industry. Mr. Scott also provides professional services relating to damage assessment, repair cost estimating, training, appraisal and umpire services for both the insured and the insurer, and construction consulting. Mr. Scott has been involved in literally thousands of property damage claims and knows first-hand what the restoration process entails and what it takes to restore homes and buildings to their pre-loss condition.

CEO

November 2010 - Present

Heritage Publishing & Communications, Ltd. ~ La Jolla, CA

As CEO, Mr. Scott oversees the publishing and distribution of *The Red Guide to Recovery - Resource Handbook for Disaster Survivors*. This award-winning book is a road-map that walks disaster survivors step-by-step through the recovery process. It has been adopted by fire departments, emergency management agencies, Native American Nations, and relief organizations across the U.S. Since 2010, *The Red Guide to Recovery* has been instrumental in assisting disaster survivors rebuild their homes, businesses, and lives throughout the U.S. It is currently handed out to disaster survivors by first responders after all types of disaster events and is also used as a resource to help communities prepare for recovery in advance. Mr. Scott also authored and published *Secrets of the Insurance Game*. This book reveals many of the challenges people face during a property damage claim and how to navigate through this process.

President

September 2003 - January 2008

Accurate Construction Estimating Service, LLC. ~ La Jolla, CA

As President, Mr. Scott created this company specifically to handle all aspects of the investigation and analysis of property damage claims, particularly in regard to homes and businesses damaged or destroyed by the Cedar Fire of 2003 and the Witch Creek Fire of 2007. He investigated structural damages, assessed the scope of

necessary repairs, recommended appropriate repair methods, and provided detailed estimates to rebuild homes that were deemed total losses. Mr. Scott itemized the work necessary to restore damaged properties to their original condition, thus ensuring an accurate estimate of the true cost of repairing or replacing damaged elements. Mr. Scott also provided percipient and expert witness testimony to support his observations and conclusions in regard to structural property damage claims and construction defects. His services were used by property claims adjusters and property owners in the support of initial claim submissions, claims disputes, appraisals, alternative dispute resolution, and litigation.

Senior Project Manager/ Estimator

July 2006 - January 2008

RPD, Inc. ~ San Diego, CA

As Senior Project Manager and Estimator, Mr. Scott used his experience and relationships in the insurance industry to compliment the company. His contributions to RPD, Inc. helped to bring in over \$7,000,000.00 in repair and/or restoration work in 18 months. Mr. Scott further refined his expertise in the restoration field by providing detailed repair cost estimates on large fire restoration projects, managed and supervised the reconstruction, and prepared documentation to support his clients' claims, primarily in the context of fire and water damage claims. Mr. Scott oversaw the reconstruction of numerous commercial and residential restoration projects.

Senior Project Manager

December 2005 - June 2006

Har-Bro Construction & Consulting, Inc. ~ San Diego, CA

As Senior Project Manager, Mr. Scott further refined his expertise in the restoration field by estimating and managing large restoration projects, scoping damages, and prepared documentation to support his clients' claims, primarily in the context of fire damage claims. Mr. Scott provided hands-on investigative support to his clients, marketed insurance carriers, communicated with field adjusters and property claim managers.

Vice President

September 2002 - September 2003

Construction Repair Specialties & Interiors, Inc. ~ San Diego, CA

As Vice President, Mr. Scott further refined his expertise in the restoration industry. His duties included estimating, project management, and the preparation of documentation to support his clients' claims, primarily in the context of fire damage claims. Mr. Scott provided hands-on investigative support to his clients, executed contracts, extensively marketed insurance carrier accounts, communicated with field adjusters and claims managers, and supervised reconstruction.

Vice President

August 1999 - September 2002

Building Restoration, Inc. ~ San Diego, CA

As Vice President of Construction, Mr. Scott focused on the business development of the company as well as estimating new work, marketing, and procurement of contracts. During such projects he also acted as a personal liaison among clients, adjusters, and subcontractors to ensure contract compliance and work quality. He also provided contract administration from commencement of the project through completion and played a key role in bringing numerous insurance carrier accounts and restoration projects to the company.

Vice President

January 1999 - August 1999

J&M Keystone, Inc. ~ San Diego, CA

As Vice President of Construction, Mr. Scott utilized his marketing skills and acted as a customer liaison for new insurer-funded restoration projects, performed cost estimating, and contract administration. He also supervised and coordinated subcontractors in the execution of their job duties and maintained relationships among claims personnel and insured's.

President

January 1992 - October 1997

Integrity Builders, Inc. ~ San Diego, CA

As President of the Company, Mr. Scott was directly involved in all aspects of operating a full-service restoration and construction business, which primarily focused on insurance restoration and remodeling type projects. His day to day tasks included management of the business and its finances, marketing, contracting, estimating projects, and supervising the company employees and subcontractors in the execution of their job duties. As a result of the quality of work performed by Integrity Builders, Inc. and Mr. Scott, the company was selected to be on the preferred contractor programs for Farmers Insurance, USAA, Wawanesa Insurance, Golden Eagle Insurance, California Insurance Group, SAFECO, and others. Mr. Scott was also called upon by these companies to assist with estimating the replacement cost of numerous homes that were damaged or destroyed in the 1996 Harmony Grove Fire.

Project Manager

January 1980 - January 1992

Scott Brothers Construction ~ La Jolla, CA

As Project Manager, Mr. Scott provided hands-on construction support, project management, and onsite supervision in the construction of numerous deluxe custom homes, which entailed land acquisition, site surveying, excavation, forming and placement of concrete, framing, finishes, and delivery of the completed project. Most of the work done in this company was speculative.

RELATED EXPERIENCE

- Expert witness in defense of United Services Automobile Association (Rattan v. USAA)
- Expert witness in multiple claims in defense of Allstate Insurance Company
- Expert witness in arbitration for defense of Preferred Risk Insurance Company
- Expert witness for the plaintiff against Allied Insurance (Raser v. Nationwide Insurance Company)
- Expert witness in arbitration for plaintiff against CNA Insurance Company
- Expert witness in Arnson v. Atwell/Huguley
- Expert witness in Poppell v. Dodge
- Expert witness in Dorfman v. State Farm Insurance
- Expert witness in Bay Vista Methodist v. L&S Turnkey Construction, Inc.
- Expert witness in Benidorm, LLC. v. Oasis Properties, LLC.
- Expert witness in Craig v. Alvarez
- Expert witness in Modir v. State Farm Insurance
- Consultant and restoration cost estimator Drummond v. Farmers Insurance
- Consultant and restoration cost estimator Arakelian v. SAFECO Insurance

POLICY APPRAISAL HISTORY

Case : *Williams v. Century National Insurance*
Type of Claim : Structure fire to apartment building involving structural repairs and emergency services
Position : Appraiser
Umpire: : William Beyer
Appraiser : : Eugene Twarowski
Attorney – Insurer : Olivia Bissell
Attorney – Insured : None
Public Adjuster : Marshall Benson
Settlement Date : 2004

Case : *Sorrell v. Pacific Specialty Insurance*
Type of Claim : Structure fire to single family dwelling involving structural repairs and code upgrades
Position : Appraiser
Umpire : Steven Marsch
Appraiser : Paul Zemel
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Marshall Benson
Settlement Date : 2006

Case : *Broderick v. Liberty Mutual Insurance*
Type of Claim : Structure fire to single family dwelling involving structural repairs, and code upgrades
Position : Appraiser
Umpire : Dwight Darbins
Appraiser : Daniel Smith
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Marc Gross
Settlement Date : 2009

Case : *Noble v. California Mutual Insurance*
Type of Claim : Water loss to motel involving emergency services, and structural repairs
Position : Appraiser
Umpire : Fritz Daviscount
Appraiser : David Ball
Attorney – Insurer : Al Clarke
Attorney – Insured : None
Public Adjuster : Marc Gross
Settlement Date : 2016

Case : *Malham v. Horace Mann Insurance Company*
Type of Claim : Water loss to single family dwelling involving structural repairs, personal property, and ALE
Position : Appraiser
Umpire : Ted S. Merrill
Appraiser : Thomas Leith
Attorney – Insurer : Jefferson Smith
Attorney – Insured : Adam Davalos
Settlement Date : 2017

Case : **Hammond v. First American Property & Casualty Insurance Company**
Type of Claim : Structure fire to single family dwelling
Position : Umpire
Appraiser : Marc Gross
Appraiser : Jeff Caulkins
Attorney – Insurer : None
Attorney – Insured : None
Settlement Date : August 2018

Case : **Bostrom v. First American Property & Casualty Insurance Company**
Type of Claim : Structure fire to single family dwelling
Position : Umpire
Appraiser : Thomas Leith
Appraiser : Thomas Koester
Attorney – Insurer : None
Attorney – Insured : None
Settlement Date : August 2018

Case : **Wilson v. Interinsurance Exchange of the Auto Club**
Type of Claim : Structure fire to single family dwelling
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Gregory Angus
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Derek Larkin
Settlement Date : July 2019

Case : **Plascencia v. Century National Insurance Company**
Type of Claim : Water damage to single family dwelling
Position : Appraiser
Umpire : Jeff Caulkins
Appraiser : Michael Nedobity
Attorney – Insurer : Unknown
Attorney – Insured : Eric Townsend
Settlement Date : Withdrawn October 2019

Case : **Martinez v. Interinsurance Exchange of the Auto Club**
Type of Claim : Structure fire to single family dwelling
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Jeffrey Ruiz
Attorney – Insurer : None
Attorney – Insured : None
Settlement Date : January 2019

Case : **Hernandez v. Interinsurance Exchange of the Auto Club**
Type of Claim : Structure fire to single family dwelling
Position : Umpire
Appraiser : Jeff Caulkins
Appraiser : Jeffrey Ruiz
Attorney – Insurer : None
Attorney – Insured : None
Settlement Date : October 2018

Case : **Tinajero v. Allstate Insurance Company**
Type of Claim : Water damage to single family dwelling
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Brian Spiegel
Attorney – Insurer : Thomas Byron
Attorney – Insured : None
Settlement Date : Withdrawn

Case : **Kohan v. California Fair Plan Property Insurance**
Type of Claim : Fire damage resulting from fireplace explosion
Position : Appraiser
Umpire: : Fritz Davis court
Appraiser : Michael Nedobity
Attorney – Insurer : None
Attorney – Insured : Alexander Cohen
Public Adjuster : Robert Sherman
Settlement Date : December 2018

Case : **Abernathy v. Civil Service Employees Insurance Company**
Type of Claim : Water damage resulting from storm
Position : Umpire
Appraiser : Brandon Donatelli
Appraiser : Rod Hefington
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : None
Settlement Date : April 2019

Case : **Bonilla v. Allstate Insurance Company**
Type of Claim : Fire damage to single family dwelling
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Tim Valine
Attorney – Insurer : Thomas Byron
Attorney – Insured : Rafael Bonilla
Public Adjuster : None
Settlement Date : April 2019

Case : **Clem v. State Farm Insurance Company**
Type of Claim : Water damage to single family dwelling
Position : Umpire
Appraiser : Jose Banda
Appraiser : Jeff Ruiz
Attorney – Insurer : Steve Huchting
Attorney – Insured : None
Public Adjuster : Hackzell Jaime
Settlement Date : May 2019

Case : **Morris v. Mercury Casualty Insurance Company**
Type of Claim : Water damage to single family dwelling
Position : Appraiser
Appraiser : Michael Cosley
Umpire :

Attorney – Insurer :
Attorney – Insured : Dylan Schaffer
Public Adjuster : None
Settlement Date : Withdrawn

Case **Banker v. State Farm Insurance Company**
Type of Claim : Fire damage to single family dwelling
Position : Appraiser
Appraiser : Gary Halpin
Umpire: : William Thomas
Attorney – Insurer : Brendan Fogarty
Attorney – Insured : Ron Cook
Public Adjuster : None
Settlement Date : August 2019

Case **Lichtman v. Encompass Insurance Company**
Type of Claim : Total fire loss to single family dwelling
Position : Umpire
Appraiser : Thomas Koester
Appraiser : Gidon Vardon
Attorney – Insurer : Jeffrey Butler
Attorney – Insured : Joel Westbrook
Public Adjuster : None
Settlement Date : Pending

Case **Bordenave v. Safeco Insurance Company**
Type of Claim : Fire loss to single family dwelling
Position : Umpire
Appraiser : Thomas Koester
Appraiser : Jeff Caulkins
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : None
Settlement Date : December 2019

Case **Casler v. Met Life Auto & Home Insurance Company**
Type of Claim : Water damage
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Gus Gunderman
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : None
Settlement Date : January 2020

Case **Popalazai v. Interinsurance Exchange of the Auto Club**
Type of Claim : Water damage
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Hackzell Jaime
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Jeffrey Ruiz
Settlement Date : November 2019

Case *Jones v. American National Insurance*
Type of Claim : Water damage
Position : Umpire
Appraiser : Jeff Caulkins
Appraiser : Jonathan Bymel
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : None
Settlement Date : November 2019

Case *Balderrama v. Mercury Casualty Insurance*
Type of Claim : Water damage
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Jeff Kendall
Attorney – Insurer : None
Attorney – Insured : Todd Hove
Public Adjuster : None
Settlement Date : February 2020

Case *Carter v. American Security Insurance*
Type of Claim : Fire damage to single family dwelling
Position : Umpire
Appraiser : Thomas Koester
Appraiser : Stephen Mojica
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Robert Crown
Settlement Date : Pending

Case *Yasmeh v. Allstate Insurance Company*
Type of Claim : Water damage
Position : Umpire
Appraiser : Daniel Smith
Appraiser : Michael Nedobity
Attorney – Insurer : Thomas Byron
Attorney – Insured : Farid Galshani
Public Adjuster : None
Settlement Date : Pending

Case *Minh Tri & My Duyen Le v. Farmers Insurance Company*
Type of Claim : Water damage
Position : Umpire
Appraiser : Jeff Caulkins
Appraiser : Juan Rodriguez
Attorney – Insurer : None
Attorney – Insured : None
Public Adjuster : Craig Bordon
Settlement Date : June 2020

CREREDENTIALS & AFFILIATIONS

- State of California licensed B-1 General Contractor, C-5 Framing Contractor, C-6 - Cabinet, Millwork & Finish Carpentry Contractor, and C-8 Concrete Contractor Licenses #229646 and #493476
- Author and publisher of *The Red Guide to Recovery – Resource Handbook for Disaster Survivors*
- Author and publisher of *Secrets of the Insurance Game*
- Co-author and Publisher of *The Native Family Disaster Preparedness Handbook*
- Author of numerous published articles including: *Addressing Toxic Smoke Particulates in Fire Restoration, Restoring Smoke Damaged Textiles – What Does Clean Mean?, The Trilemma of Insurance Claim Disputes, Lead Contamination in Structure Fires – Lessons Learned From the Notre Dame Cathedral, It's Time to Change The Preparedness Message, What Do You Mean You Still Smell Smoke?, Dioxins - The Most Hazardous Substance in Structure Fire Environments*
- Author and creator of *The Personal Property Memory Jogger & Home Inventory Tool*.
- Committee Member for the development of the Institute of Inspection Cleaning & Restoration Certification (IICRC) S700 Standard for Professional Fire and Smoke Damaged Restoration
- Committee Member for the development of the Institute of Inspection Cleaning & Restoration Certification (IICRC) S760 Standard for Professional Restoration of Structures and Items Damaged by Wildfire Smoke
- Institute of Inspection Cleaning Restoration Certified (IICRC) as Water Restoration Technician (WRT)
- Institute of Inspection Cleaning Restoration Certified (IICRC) as Fire & Smoke Restoration Technician (FSRT)
- Member of the Restoration Industry Association
- Contributor in publications including feature articles in Claims Magazine (August and November 2018) Restoration & Remediation - August 2018 and February 2019, U.S. News & World Report, USA Today, Property Casualty 360, Fire Rescue Magazine, The Huffington Post, the Los Angeles Business Journal, the San Diego Business Journal, Indian Country, and many others.
- Member of the Insurance Appraisal and Umpire Association (IAUA) Certified Appraiser & Umpire – CPAU, Appraiser – CPIA, Umpire – CPIU
- Certified Home Inspector (International Association of Certified Home Inspectors). Passed the National Home Inspector Exam in 2017
- Expert witness in San Diego County Superior Court
- Expertise used by law firms including: Viau & Kwasniewski, Vivoli Saccuzzo LLP, Seltzer Caplan McMahon Vitek, D'Egidio, Licari, Townsend & Shah APC, The North County Law Firm, The Law Eagles Insurance Claim Attorneys

- Level 1 & 2 Certified with Xactimate 28 estimating software and user since 1992
- Member of the Southern California Voluntary Organizations Active in Disasters (VOAD)
- Member of the California Emergency Services Association
- Member of the National Emergency Managers Association
- Member and content provider for Actionable Insights – Insight Sheets
- Instructor on damage assessment, repair cost estimating, and restoration techniques
- Completed course on mold remediation in buildings (Environmental Testing & Technology 2001)
- Completed 10-hour Occupational Safety and Health Training Course in Construction Safety & Health
- Owner and user of Matterport 3-D and Flir thermal imaging cameras

IN THE NEWS

The following periodicals featured articles written by, about, or contributed to by Mr. Scott.

- Restoration & Remediation – October 2, 2019 – (Cover feature cover article) *“Lead Contamination in Structure Fires – Lessons Learned From the Notre Dame Cathedral Fire ”*
- Restoration & Remediation – February 2019 – *“Restoring Smoke Damaged Textiles”*
- Claims Magazine November 2018 – *“How Clean is Clean?”*
- Property Casualty 360 - November 27, 2018 *“12 Tips to Protecting Yourself After a Wildfire”*
- Restoration & Remediation – November 27, 2018 – *“12 Protection Tips for Fire Damage Restoration”*
- Property Casualty 360 - September 18, 2018 *“After The Disaster: Not all vendors are created equal”*
- Claims Magazine - August 2018 (Cover feature story) *“Playing with Fire: Avoiding Toxic Exposures”*
- Restoration & Remediation Magazine - August 2018 (Cover feature article) *“Toxic Exposure: Structure Fire Restoration”*
- The Los Angeles Business Journal - January 29, 2018 *“Personnel Power - A Focus on Workforce Management: It’s Time to Change the Preparedness Message”*
- U.S. News & World Report – April 4, 2017 *“Your Insurance Guide to Storms”*
- 2016 FEMA Individual and Community Preparedness Awards - Honorable Mention
- U.S. News & World Report – September 17, 2015 *“The Risks of Buying Cheap Insurance”*
- USA Today – August 10, 2013 – *“Red Guide Helps Turn Disaster Victims into Survivors”*
- La Jolla Light – July 13, 2013 – *“Don’t be a victim twice! Red Guide to Recovery helps navigate post disaster events”*
- 2011 Recipient of the San Diego County Fire Chiefs’ Association Maltese Award, in honor of *The Red Guide to Recovery*

NOTABLE SPEAKING ENGAGEMENTS

Mr. Scott has been a keynote speaker, panelist, and instructor on disaster recovery, preparedness, and restoration topics across the U.S. His audiences include emergency managers, fire officials, Tribal leaders, disaster relief organizations, insurance professionals, restoration practitioners, and many others. Here are a few of the events where he has spoken:

- 2019 New Mexico Tribal Public Health Emergency Preparedness Conference - Keynote Speaker
- 2018 National Tribal Emergency Management Council Conference – Spokane
- 2018 Valley Center Wildfire Ready-Set-Go Symposium
- 2018 Amazon Headquarters Preparedness Event – Seattle
- 2018 Texas Emergency Management Conference – San Antonio
- 2018 San Diego Insurance Adjusters Association – San Diego
- 2018 The Disaster Conferences - Business Resilience Conference - Las Vegas
- 2018 American Red Cross San Diego / Imperial Counties Chapter Meeting – San Diego
- 2017 Tribal Leaders National Emergency Management Conference - Las Vegas
- 2017 Discovery Communications (The Discovery Channel) – Los Angeles
- 2017 The International Emergency Management Society – (Panelist and Facilitator) - San Diego
- 2016 Farmers Insurance Large Property Loss Team - Tustin
- 2016 International Association of Fire Chiefs Metro Fire Chief's Annual Conference - Long Beach
- 2016 Native Broadcasters Summit - Wild Horse Pass Hotel (Speaker & Panelist) Scottsdale
- 2016 Partners in Emergency Preparedness Conference – Tacoma
- 2016 Ready Carlsbad Business Alliance "El Nino II Lessons Learned" - Carlsbad
- 2015 International Association of Emergency Managers Domestic Preparedness Roundtable Discussion - Las Vegas (Panelist)
- 2015 Bay Area Emergency Managers Conference - San Francisco
- 2015 The American Red Cross Disaster Preparedness Academy - San Diego
- 2015 California Fire EMS & Disaster Conference (CFED West) Palm Springs
- 2015 National American Indian Housing Council Conference - Talking Stick Resort - Scottsdale
- 2015 Emergency Management Association of Texas – San Marcos, Texas
- 2014 L.A. County Operational Area Crisis Communications Seminar - "Communicating to persons with disabilities and access and functional needs during times of crisis" - Cal Tech Pasadena
- 2014 Area E Disaster Management meeting – El Cerritos
- 2014 Southern California Edison – Los Angeles
- 2014 Los Angeles County Area E Disaster Management CERT Community Preparedness Conference
- 2014 Southern California Voluntary Organizations Active in Disasters meeting – San Diego
- 2014 Business Emergency Preparedness Panel Discussion - San Diego Business Journal
- 2014 Los Angeles County Operational Disaster Management Area E Board Meeting – Los Angeles
- 2014 State of Idaho Emergency Management Association – Boise
- 2013 Residential Care Facilities for the Elderly (RCFE) Disaster Preparedness Task Force – San Diego
- 2013 California Fire EMS & Disaster Conference (CFED West) Indian Wells
- 2012 Mutual Aid Regional Advisory Committee (MARAC) meeting – Los Angeles
- 2011 Regional Area Safety Taskforce (RAST) 2011 Fire Summit Speaker - Diamond Bar California
- 2011 San Diego County Chapter of the Association of Contingency Planners (ACP) National University

*Additional events upon request.