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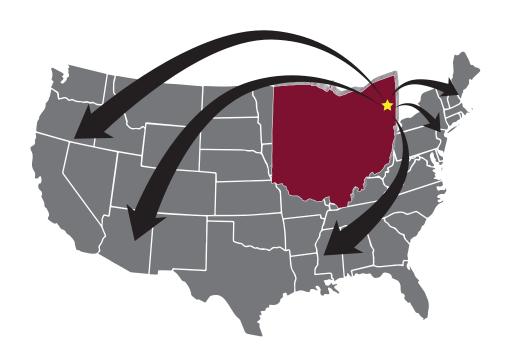
Results are only as credible as the credentials of the experts providing them. The credentials of Rudick Forensic Engineering (RFE) are solid and unsurpassed. RFE's approach to forensic engineering is to carefully reconstruct and analyze the event that resulted in damage. This has proven successful for clients from North America in the thousands of assignments of various types and sizes since RFE's founding in 1965. Client satisfaction derives from the following:

Rudick Forensic Engineering:

The One Source for Comprehensive Service

RFE is the single source for forensic engineering and forensic architecture services throughout North America.

- RFE DETERMINES CAUSE, by carefully reconstructing the events prior to the loss, allowing adjusters to determine policy coverage, and subrogation potential. The expertise of RFE's staff engineers and architects is complemented, when necessary, by selected outside specialists.
- RFE SEPARATES UNRELATED DAMAGE by clearly identifying damage caused by an event such as fire or storm, versus damage caused by deterioration, neglect, design/construction deficiencies or other factors, thereby helping adjusters determine the extent of exposure.
- RFE EVALUATES EXTENT OF DAMAGE, including the safety of a structure or other property, and the economic and engineering feasibility of stabilizing, repairing, or replacing it.
- RFE ESTIMATES COSTS TO REPAIR, restore, or replace the damaged property, establishing a fair loss value. RFE uses industry recognized professional estimating systems.
- RFE PROVIDES COMPLETE LITIGATION SUPPORT, including technical expert witness service, and support for Alternative Dispute Resolution. RFE's engineers and architects are adept at reducing complex technical phenomena to simple explanations, helping jurors arrive at judgments based on facts they can understand. And, RFE engineers and architects help attorneys resolve disputes by clearly explaining cause and identifying related damage.



RFE'S EXPERTISE ENCOMPASSES THE FOLLOWING DISCIPLINES:

Civil Engineering Materials Engineering Mechanical Engineering Electrical Engineering Structural Engineering Architecture

RFE'S EXPERIENCE COVERS A WIDE RANGE OF PROPERTY AND EQUIPMENT TYPES:

Architectural • Civil • Structural

The types of building related property damage we typically encounter include the following:

Architectural Structures Bridges Churches/Assemblies Hotels/Motels

Industrial Buildings
Office Buildings
Public Buildings
Restaurants

Retaining Walls Site work

Warehouses

Apartment Buildings

Condos

Education Buildings

Houses

Manufacturing Plants Parking Structures Religious Buildings Retail/Shopping Centers

Roads

Swimming Pools

Medical/Health Care Buildings

Mechanical - Electrical

The types of mechanical and electrical damaged equipment or devices we typically encounter include the following:

Alarm Systems Boilers

Consumer Products
CSST

Electrocution Escalators Fire Suppression Systems

Fuel Gas Piping Industrial Equipment Lighting

Mechanical Equipment

Pipe Breaks

Water Heaters Wiring

Appliance Defects and Fires

Carbon Monoxide Copper theft Evaluations Electrical Equipment

Elevators Fiber Optics Freeze Breaks

HVAC

Lighting Systems Machinery

Moving Sidewalks

Plumbing Vehicles

Mechanical - Electrical

The types of mechanical and electrical damage we typically encounter include the following:

Consumer Product Defects Equipment Defects Fire and Explosion Power Surge Estimates Design Defects Failure Analysis Material Defects Replacement Cost

RFE'S EXPERIENCE INCLUDES NUMEROUS TYPES OF LOSSES

Agricultural • Civil • Structural

The types of building related damage we typically encounter include the following:

Blasting Collision Design Defects

Fire
Hail

Lightning Mine Subsidence Mold Snow

Vibration Wind Damage Collapse

Construction Defects Earth Failure Analysis

Flood Ice

Material Defects

Moisture Settlement Trip and Fall Water Damage

ESTIMATES

RFE has the ability to take the assignment one step further. As a full service forensic engineering firm, RFE can provide detailed, accurate estimates utilizing industry accepted Xactware software.

- Repair scopes developed by registered professional engineers
- Combines experienced construction estimators with the industry leading software
 - -RFE extends to clients estimating services unmatched
- Estimating services for all types of losses:

Residential Industrial Historical Structures Commercial Manufacturing

FIRE INVESTIGATIONS

Fires leave a devastating toll in their wake but often leave little to explain why they happened. The complexity of the everyday items around us, coupled with the thermal and chemical dynamics of fire, require competent and experienced professionals to determine the cause and culpability of fire losses. RFE has years of experience, training and certification in:

- Appliance Fire Investigations
- Electrical Fire Investigations
- Mechanical Fire Investigations
- Vehicle Fire Investigations

Cincinnati Insurance Company • State Auto Insurance Company • Liberty Mutual Insurance Company • Westfield Insurance Company • Factory Mutual Engineering • CNA Insurance Companies • Zurich North America • The Hartford • Travelers Insurance Company • Great American Insurance Company • MetLife Auto & Home • AIG Claim Service • GEICO • State Farm Insurance Company • Allstate Insurance Company • Lloyd's of New York • Chubb Group of Insurance Companies • Hartford Steam Boiler • Travelers Property Business Insurance • State Farm Fire & Casualty Company • Allstate Commercial Claims • Great American Insurance Companies • MS Consultants • Acuity Insurance • Employers Mutual • Guide One Insurance • Maryland Casualty • Thomas Howell Group • Georgia Pacific • Property Damage Appraisers • Aetna Life & Casualty • Hanover Insurance • Agway Insurance • RAYCO • Mission Insurance • CSX Transportation • American Adjustment • American Family Insurance • CNA Risk Management • Sentry Insurance • American Indemnity Insurance • Zurich-American Insurance • American Family Insurance • Atlantic Mutual • Monroe Guaranty Insurance • Burton Claims Service • Castle Claims • State of West Virginia • Lumber Mutual Insurance • Merchants and Business Men's • Bankers Insurance • Beacon Insurance • Berkley Mid-Atlantic Group • Brotherhood Mutual Insurance • Celina Group • Irvine & Associates • Central Insurance • Central Mutual Insurance • Century Insurance • Chubb & Son, Inc • John Deere Insurance • Church Mutual • Northwestern National Insurance • CIGNA Companies • Prudential Insurance Ohio Appraisal / Adjusting • Gay & Taylor • Commercial Union • Metropolitan Insurance • Conrail Corp • Registered Contractors • Consumer Claim Assoc. • Lightning Rod Mutual • Cramer Johnson Wiggins • Republic Franklin • Crawford Investigations • Crum & Forster • Ward T.H.G. • Curly Adjustment Bureau • Deere & Company • Dick Corporation • Donegal Companies • Eagle Adjusting • Anthem Insurance • Encompass Insurance • Erie Insurance Group • Farmer's Insurance Group • Farmland Insurance • Federated Insurance • Fireman's Fund Insurance • First Alliance • Florist Mutual • FM Global • Foremost Insurance • Frontier Adjusting Service • GAB Business Services, Inc. • United Ohio Property Gallagher Bassett • Vanguard Adjusting • GDS • Yorktown Insurance • General Accident Group • Claims Source Management Grange Insurance • GRE Insurance • SAFECO • Great Lakes Insurance • Great Oaks Insurance • Guidant Insurance • Adjusting Services Unlimited • Hamilton Mutual Insurance • Hand Group • GAB Robins North America, Inc • Republic Franklin • Heritage Insurance • Home Insurance • Imperial Claim Service • Independent Insurance Adjusters • Indiana Insurance • Industrial Risk Insurers • Inland Mutual • Insurance Adjusters Group • Insurance Claim Services • Insurance Servicing & Adjusting • Citizen's Insurance • ITS Worldwide • American International • Kemper Insurance Group • Lakeland Mutual • Lancer Insurance • Lexington Insurance • Lumbermen's Underwriting • Colonial Penn Insurance • McLarens Toplis • Matson Claims Service • Continental Insurance • Meridian Insurance • Auto Owners Insurance • Midwestern Adjustment Company • Millers Mutual • Connor Claim Service • Motorists Insurance • National Flood Insurance • National Insurance • Nobel Insurance • Northbrook Insurance • Northeast Adjusting Services • Admiral Adjusting • Ohio Casualty Group • Ohio Edison • Ohio Fair Plan • Ohio Mutual Insurance • Old Guard Insurance • J.C.Penney Insurance Pace Setter Claim Service
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• Great American Insurance Comp Maryland Casualty • Thomas Howe nover Insurance • Agway Insurar American Family Insurance • CNA Insurance • Amerisure Insurance • Claims Service • Castle Claims • • Bankers Insurance • Beacon Insurance • Associates • Central Insurance • Insurance • Church Mutual



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