



Alan D. Sturm **General Contractor**

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General Contractor B (594520),
State of California
Oregon: Adjuster General Lines (inactive)
Michigan: Non Resident Insurance Adjuster,
Qualifications: Fire & Other Hazards (inactive)
Texas: Adjuster—Property & Casualty
(inactive)
Florida: Independent Adjuster, Property &
Casualty (inactive)
Oklahoma: Independent Adjuster,
Property, Fire, Marine (inactive)

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EXPERIENCE

Mr. Sturm brings more than twenty-five years of construction, insurance claim adjusting, and real estate background to Bert L. Howe & Associates, Inc. Commencing in 1987 as a Real Estate Associate, Mr. Sturm worked extensively with real estate contracts, disclosure statements, appraisals, and home inspectors.

Between 1979 and 1983, Mr. Sturm worked for Treise Engineering, gaining experience in a variety of disciplines, including cabinetry, fiberglass finishing, sheet metal, welding, and machining. Among the many skills learned were the design and construction of complete electrical systems, including drafting of schematics.

In 1984, Mr. Sturm began working in the residential construction trades, primarily as a journeyman framer and finish carpenter. Over the next seven years, he became an accomplished carpenter, specializing in custom entry doors, sliding glass doors, and window retrofitting. Other specialties included overhead doors, framing, and bath/shower surrounds and enclosures.

In 1990, Mr. Sturm became a licensed General Contractor, and operated a residential remodeling business through 2001. Specialties included interior and exterior remodeling, additions, and upgrades to kitchens, baths, doors and windows, electrical, and lighting. As owner and manager, Mr. Sturm provided all client contact, design coordination, jurisdictional permitting, contract and subcontract preparation, estimating, scheduling, supervision, and oversight from project inception to close-out.



In 2001, Mr. Sturm accepted a position with Farmers/Wardlaw Claims Service, and shifted his focus from the general contracting field to insurance claims adjusting. His background and experience in the fields of construction and real estate served to benefit his involvement in coverage determination, preparation of statements of loss, and repair estimates. As an independent third-party adjuster, Mr. Sturm was responsible for each claim from initial loss through final settlement. Responsibilities included full envelope inspections, preparation of repair estimates, procurement of various expert reports for coverage determination, and interface with local fire, police, and building departments, as well as emergency service and remediation providers. He prepared reservation of rights, case file status reports, and settlement/denial recommendations.

During his tenure with Farmers/Wardlaw, Mr. Sturm developed specialized knowledge and expertise concerning reconstruction costing, and was deployed to several catastrophe teams, adjusting losses including wind, hail, flood, and hurricane damages. Assignments in 2003 included the "California Wildfire Large Loss Team", adjusting farm and ranch losses occurring due to the Moorpark fires.

Concurrent with his work in general, large loss, and fire loss claims, Mr. Sturm became involved with the California Commercial Mold Division of Farmers Insurance, adjusting small, mid, and large loss commercial claims involving water damage and mold remediation. Duties included adjusting coverage lines for property damage, loss of use, and business interruption, as well as personal property damage. Types of construction included mid-rise condominium and apartment buildings, retail commercial and multi-use properties, office buildings, restaurants, car dealerships, medical/dental suites, churches, and other specialty properties. Responsibilities often involved working with homeowner associations, property managers, and public adjusters, as well as coordination of coverage with cooperating insurance carriers.

In 2005, Mr. Sturm was promoted to the complex Legacy Claims Division of Farmers Insurance, and was responsible for resolution of protracted/litigated claims involving water damage and mold. Duties included supervision and oversight of field adjusters, claim settlement/ denial correspondence with insured parties, providing mediation and trial support to counsel and Farmers PMK. Duties also included analysis of claim history and preparation of case file status reports in response to California Department of Insurance complaints.

Mr. Sturm joined the Construction Experts Group at Bert L. Howe & Associates, Inc., in 2006. His work with the firm focuses on many aspects of forensic investigation and resolution, typically becoming involved during the early stages of discovery, and following through to final resolution. Mr. Sturm possesses extensive trial support, mediation, deposition, and testimony experience attendant to a wide range of construction defect, claims, and scheduling matters.



AREAS OF SPECIALIZATION

Mr. Sturm specializes in detailed analyses of architectural and structural construction documents and performance specifications. He typically prepares a comparative analysis of architectural, structural, mechanical, and electrical plan sets, details, shop drawings and submittals, RFIs, change orders, et cetera, with a focus on compatibility and/or conflict. He also provides comparisons of design intent with observed as-built conditions. Mr. Sturm prepares and maintains coordinated database documents that include defect allegations, design intent, observed conditions, and links to support documentation and photographs of observed conditions. He also provides detailed analyses of General Contractor and Subcontractor liability and allocation of responsibility, for mediation purposes.

Mr. Sturm specializes in aerial (Drone) inspections and carries an FAA Part 107 Certificate. Mr. Sturm has been involved with unmanned aerial vehicles (UAV's) since 2010, and is proficient in airspace authorization, obtaining FAA Waivers, and has piloted several different aircraft platforms. Mr. Sturm has performed residential and commercial aerial inspections, as well as developing 3-D modeling, photogrammetry and site analysis for civil matters.

Mr. Sturm provides delay claim analysis for Bert L. Howe & Associates, Inc. These claims usually involve forensic CPM scheduling analyses, including causation, entitlement, as-built vs. as-planned, time impact, observational, and modeled. He has expertise in determining appropriate analysis methodologies based on client needs, project data, and quality of available documentation.

Mr. Sturm provides preparation and analysis of Claims for Equitable Adjustment, often used in contract-owner dispute resolution proceedings. Claim elements typically include liquidated damages, delay, disruption, escalation, dilution of supervision, loss of efficiency, disputed change orders, causation and entitlement, et cetera.

Mr. Sturm provides contract analysis with regard to prime contracts, subcontracts, and professional consultant contracts. He prepares comparative analyses of scope of work vs. observed as-built conditions, and interprets the data into subcontractor allocation matrices.

Mr. Sturm is accomplished at the development of visual and destructive testing protocols suited to the construction forensics environment. He has prepared destructive testing protocols, along with administering and coordinating the testing effort in the field, on a range of private and public projects. He has a working knowledge of data collection methodology and preservation of the chain of evidence.



CONSTRUCTION AND FORENSIC EXPERI-

- ▣ General Contractor Standard of Care
- ▣ Subcontractor Standard of Care
- ▣ Construction Defect Analysis and Defense Response
- ▣ Coordination of Associate Experts
- ▣ Construction Contract Analysis and Scope of Work
- ▣ Construction Document Analysis
- ▣ Construction Specifications Analysis
- ▣ Design Intent Analysis
- ▣ Design Coordination
- ▣ Visual Inspections
- ▣ Destructive Testing Inspections and Protocol
- ▣ Observed Condition Analysis
- ▣ Subcontractor Liability Exposure and Allocation Reports
- ▣ Delay Claim Analysis
- ▣ Dispute Resolution
- ▣ Claims for Equitable Adjustment
- ▣ Construction Logistics Analysis
- ▣ Critical Path (CPM) Scheduling
- ▣ Onsite Supervision and Oversight
- ▣ Project Close-Out Procedures
- ▣ Large Loss Claims
- ▣ Fire Loss Claims
- ▣ Catastrophe Loss Claims
- ▣ Client Coordination
- ▣ Jurisdictional Permitting and Coordination
- ▣ Real Estate Contract Analysis
- ▣ Construction Budget Preparation
- ▣ Mold Investigation and Remediation
- ▣ Water Damage Investigation and Remediation
- ▣ Commercial and Residential Mold Claims
- ▣ Insurance File Examiner
- ▣ Litigated Claims
- ▣ Residential Construction
- ▣ Commercial and Tenant Improvement Construction
- ▣ Remodel and Restoration Projects