

KEVIN B. HROMAS

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SUMMARY

Mr. Hromas is a retained expert in insurance litigation through-out the US for both Carriers and Policyholders in the areas of claims handling, bad faith, damage analysis / quantification and adjusting procedures.

Mr. Hromas is also a nationally recognized expert in the area of appraisals as found within the confines of the insurance process. He wrote the curriculum and conducts the training for the Certified Insurance Appraiser (CIA) and Certified Insurance Umpire (CIU) professional designations offered through the National Association of Independent Insurance Adjusters and the Society of Registered Professional Adjusters covering the state specific laws governing appraisals in each of the 50 states.

EXPERIENCE

1/1/10 TO PRESENT

CEO – US Insurance Information, LLC dba Kevin Hromas & Associates

Full service consulting, claims and appraisal representation through-out the United States. Specialize in complex litigation disputes involving property claims for both residential and commercial policies. Certified Insurance Appraiser (CIA), Certified Insurance Umpire (CIU).

1/1/08 TO 12/31/09

Executive General Adjuster – Gulf Coast Claims Service, Houston, TX

Senior property claims adjuster responsible for investigating and recommending for settlement, complex claims involving commercial/residential/marine policies as first- or third-party events.

7/07 TO 1/1/08

Property Claims Manager – Gulf Coast Claims Service, Houston, TX

Property claims manager responsible for all commercial and residential claims through-out Texas.

9/28/03 TO 7/07

Independent claims adjuster specializing in catastrophic events.

2/04 to 7/07 Crawford & Co. – National Cat Team

Independent adjuster dedicated to the National Catastrophe Team for Crawford & Co. One of the first 5 adjusters called for deployment in the event of a declared catastrophe. Worked every major event over the past 3 years. During periods of non- cat activity, I was often asked to work branch assist in various offices around the US. For Katrina, I was dedicated to USAA and was retained to work clean-up on Mississippi files.

NOTE: National Catastrophe Team rosters for the following additional companies:

Pilot Catastrophe Services

E.A. Renfroe

TM Mayfield

AMCAT

BPO Technical Services

9/03 to 2/04 **Pete Markos, Inc.**

Regional independent firm in the Newport News, VA area. Claims related to Hurricane Isabel. Returned to Virginia in 2006 and worked claims related to Ernesto.

12/96 to 8/03 **Staff Claims Adjuster – Allstate Insurance**

- Senior Staff Claims Adjuster – dedicated to high-profile claims and agent claims.
- Formerly the sole Quality Evaluator (Re-inspector) for the entire southern half of Texas. (South Texas MCO) Responsible for determining estimate accuracy for all property field adjusters.
- Developed IT resource that allowed on-line access to all HO policies and endorsements sold by Allstate to all claims, sales and underwriting personnel.
- Oversaw all outside activities for all independent adjusters under contract to Allstate in the Houston-Beaumont area.
- Oversaw the Quality Vendor Program for the Houston-Beaumont area.
- Local office liaison to the Allstate National Catastrophe Team and Pilot Catastrophe Services.

1984 to 12/96 **Owner: Kevin Hromas Construction**

Hromas, Inc.

Houston area construction company dealing in a variety of residential and commercial construction projects operating under the following subsidiaries:

- Kevin Hromas Homes – custom home construction
- Newday Homes – speculative starter homes
- Hromas Enterprises – residential and commercial re-modeling
- Texas Steelcraft Homes – custom steel-framed homes.

1980– 1984 **Hromas Construction – Lubbock, TX**

Sole proprietorship dealing in residential, multi-family and commercial construction.

EDUCATION

- 1992 Doctor of Jurisprudence**
University of Houston Law Center Houston, TX
- 1980 Bachelor of Arts**
Southwest Texas State University San Marcos, TX
- 1977 Associate of Arts**
South Plains College Levelland, TX
- 2010 Wind® Umpire Certification Course**
Windstorm Insurance Network, Dallas, TX
- 2011 Wind® Advanced Umpire Training Course**
Windstorm Insurance Network Houston, TX
- 2011 HAAG Engineering Certified Roof Inspector – Residential/Commercial – Inactive**
- 2011 CPIU – Certified Property Insurance Umpire – Insurance Appraisal and Umpire Association, Inc. – FL – Inactive**
- 2018 Certified Insurance Appraiser (CIA) – all 50 states**
Certified Insurance Umpire (CIU) – all 50 states
National Association of Independent Insurance Adjusters

LICENSES

Texas Resident Adjuster - P&C	# 614250
California Non-Resident – IA - Inactive	#2147613
Florida Non-Resident – P&C - Inactive	#E117051
Oklahoma Non-Resident – P/F/M	#A299561
Louisiana Non-Resident – Commercial/Personal Lines	#661484
Mississippi Non-Resident I/A	#10008814
South Carolina Non-Resident Adjuster	#917339
North Carolina PA - Inactive	#1313991
NFIP Certified – FCN	#06040100
TX Dept. of Insurance Continuing Education Provider	#131563
I have held emergency licenses in the following states: MS, KS, IN, NY, CT, NH, VT, RI, MA, ME	
HAAG Certified Roof Inspector – Com/Res - Inactive	#201103127

ORGANIZATIONAL MEMBERSHIPS:

- American Bar Association – Affiliated Professional - 2024
- American Association of Insurance Management Consultants
Past President – 2020-2022
- National Association of Independent Insurance Adjusters
- Houston Claims Association
- Fellow – Claims and Litigation Management Alliance (CLM)
- Society of Registered Professional Adjusters (RPA)
- Committee Member – RIA CR Curriculum Peer Review Team
- Committee Member CLM Insurance Extra Contractual Committee
CLM Adjuster Training Courses Committee
CLM Resource/Wiki Guideline Committee
CLM Webinar Development Committee

CLAIMS MAGAZINE

Frequent contributor to Claims Magazine with submitted articles, as a resource for industry information and perspective or as a subject. A full listing of those articles may be found by going to www.claimsmag.com and conducting a search for 'kevin hromas'. A specific listing is as follows:

Authored:

"Are You a Well-Adjusted Cat Adjuster?" October, 2005
"Declaring They're Independents" May, 2008

Subject of:

"Speaking of: Claim Adjusting" March, 2007

Quoted Resource:

"The Catastrophe Crunch" December, 2012
"The Good, the Bad, and the Ugly" May, 2006
"Preparing for Temporary Housing Issues" August, 2006
"Putting a Price on Business Expenses" December, 2006
"Amateur Adjusting Hour" August, 2008
"A Tale of Two Seasons" February, 2010

CLAIMS MANAGEMENT MAGAZINE

Claims Management Magazine is a publication of the *Claims and Litigation Management Alliance* (www.TheCLM.org)

Authored:

"Rungs of Opportunity: Using third-party inspection assistance to find silver linings after catastrophes" August, 2014

"Gone With The Wind: Practical Approaches for Improving the Way Insurers Handle Tornado Claims" April, 2015

"Deep in the Heart of (FROZEN) Texas!" February, 2021

Co-authored:

"The Arranged Marriage: Solving the Relationship Issues Facing Restoration Contractors and Insurance Carriers" September, 2012

"How to Handle a Hoarder" March, 2013

STATE BAR OF TEXAS

"What Public Adjuster Can ... and Cannot Do in Texas!" Advanced Insurance Law Symposium - Article – State Bar of Texas –San Antonio, TX – May, 2022

SPEAKER/INSTRUCTOR

"General Insurance Principles" The People's Law School, The University of Houston Law Center - Center for Consumer Law, October 1, 2011

"Understanding the Mind of an Adjuster" Restoration Industry Association Annual Conference, Myrtle Beach, SC – 2012

"Property Claims Analysis" American Association of Insurance Management Consultants Annual Conference, St. Petersburg, FL – 2012

"Third Party Resources in Claims Investigations" American Association of Insurance Management Consultants Annual Conference, Las Vegas, NV – 2013

"Roles of Experts, Especially Meteorologists, In Cat Claims" HarrisMartin's CAT Flood and Windstorm Litigation Conference, Dallas, TX – 2013

“Defending Bad Faith Litigation” – CLE Certified Course - Claims and Litigation Management Alliance – Houston Chapter, October, 2014 – Co-Presenter

“Insurance Disputes and The Appraisal Process: The Good, The Bad and Sometimes Ugly Consequences” – CE Approved Seminar - The National Tornado Summit, February 24-25, 2015, Oklahoma City, OK

Also presented at the 2015 Annual Conference -
American Association of Insurance Management Consultants

“Combatting Property Insurance Fraud” – Seminar – Delta General Insurance Company, Houston, TX – March, 2015

“Appraisal Strategies in Property Claims” – CE Approved Seminar –
PLRB Western Regional Adjusters Conference, Frisco, TX – June 2015
PLRB Eastern Regional Adjusters Conference, Atlanta, GA – November 2015

“Let’s Make a Deal Appraisal Style” – CE Approved Seminar – Oklahoma Claims Association Annual Conference, Midwest City, OK – September 2015

“Combatting Property Fraud After the Storm – The Ugly Face of Recovery” – CE Approved Seminar - The National Tornado Summit, March 1-2, 2016, Oklahoma City, OK

“What the Hell is Going on With All These Hail Claims in Texas???” Central Claims Executive Association Annual Conference, San Antonio, TX, May 12, 2016

“Drones – Not Just a Toy” – CLE/CE Certified Course - Claims and Litigation Management Alliance – Transportation Conference, Boston, MA, July, 2016 – Co-Presenter

“Appraisal as a Means to Sidestep Litigation” – CLE/CE Certified Course - Claims and Litigation Management Alliance – CLM Southwest Conference, Dallas, TX November, 2016 – Co-Presenter

“The Do’s and Don’ts of Insurance Appraisals” CE Certified Course - National Association of Catastrophe Adjusters (NACA) Annual Conference, Las Vegas, NV – 2017

“Insurance Disputes and the Appraisal Process” - American Association of Insurance Management Consultants Annual Conference, Seattle, WA – 2017

“Insurance Disputes and the Appraisal Process: An Overview of the National Certification Program for Appraisers and Umpires”- National Association of Independent Insurance Adjusters Annual Conference, St. Thomas, USVI – June, 2017

“New Texas Insurance Laws – Coming to a State Near You?”- Claims and Litigation Management Alliance (CLM) – Annual Conference, Houston, TX, March, 2018

“NAIIA Certified Insurance Appraiser (CIA) and Certified Insurance Umpire (CIU) Program Developer and Trainer” – 2018

“The Changing Landscape of Insurance Appraisals in the US” - American Association of Insurance Management Consultants Annual Conference, Charleston, SC - 2019

“The Appraisal Process in the US: 50 Different States ... 50 Different Processes” – Lloyd’s of London Market Presentation, The Old Library - Lloyd’s Building, London, England – 2019

“The Life of a Claim” Webinar presented by the ClaimsXchange – October 2020

“What Public Adjuster Can ... and Cannot Do!” Seminar – Mid-American Catastrophe Services Cat Conference – Biloxi, MS – February, 2022

“What Public Adjuster Can ... and Cannot Do in Texas!” Advanced Insurance Law Symposium – State Bar of Texas –San Antonio, TX – May, 2022

“The Appraisal Process in the US: 50 Different States ... 50 Different Processes” – Seminar - Greater Kansas City Claims Association – July, 2022