

Ernesto Guerrero

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Certification & Licensure

- Florida All-Lines Independent Adjuster – License # P035592
- Certified General Contractor – CGC1525515
- Certified General Contractor – CGC1529840
- Certified Roofing Contractor – CCC1331420
- Certified Plumbing Contractor – CFC1429932
- Mold Assessor – MRSA2546
- Mold Remediator – MRSR2742

Education

B.A. in Legal Studies, July 2022, Keiser University, Fort Lauderdale, FL

Independent Multi-Line Claims Adjuster

February 2004 – December 2019

Mathias & Company Incorporation, Miami, FL

- Handled high volume of personal lines and commercial losses related to catastrophic windstorms, non-catastrophe claims, mediations, and appraisals.
- Chosen by numerous Insurance Companies to handle over 500 appraisal assignments.
- Performed more than 4,800 detailed roof inspections of hurricane damaged homes.
- Highly skilled in site inspection and determination of claim validity, damage, and repair costs.
- Evaluated residential, commercial, and governmental structures, buildings, roads, parks, and golf courses.
- Experience with losses including fire, water, vandalism, vehicle impact, theft, mold, and sinkholes.
- Regularly inspect, investigate, and document losses and advise client of scope and proper reserve amounts.
- Recommend client if further investigation is required by experts and set appropriate reserve amounts.
- Obtain recorded statements with public adjusters and/or attorneys present, when necessary.
- Prepare thorough and professional itemized estimates utilizing the Xactimate Estimating System, XactAnalysis, and/or MSB Integri-claim DDS.
- Proficient with CMS, CTS, iLogs, and IR systems - claims management software.
- Review policy and applicable forms to determine coverage and also review any prior claims history.
- Continually interact with insured(s), public adjuster(s), consultant(s), engineer(s) and attorney(s).
- Promptly submit completed claim with coverage analysis and recommendations.
- Maintained business relationships with upper management and in-house staff.

Loss Consultant

August 2012 – August 2013

Maximum Claims of Florida, Miami, FL

- Hired by homeowners to assist them in presenting their claim and preparing accurate estimations.
- Work for numerous law firms to handle claims as a loss consultant; handled over 700 claims.
- Experience with losses including fire, water, vandalism, falling object, vehicle impact, theft, mold, and sinkholes.
- Multi Line claims adjusting including homeowners, condominiums, and mobile home losses
- Regularly inspect, investigate, and document losses.
- Recommend client if further investigation is required by experts.

- Prepare thorough and professional itemized estimates utilizing the Xactimate Estimating System, XactAnalysis, and/or MSB Integri-claim DDS.
- Prepare valuations utilizing the Xactimate Estimating System or MSB for residential and commercial buildings.
- Review policy and applicable forms to determine coverage and also review any prior claims history.
- Continually interact with insured(s), insurance companies(s), consultant(s), engineer(s) and attorney(s).

Foreman

April 2013 – April 2017

Global Projects Services, LLC, Miami, FL

- Open and close construction job sites.
- Ensure that labor crew was adequately equipped to handle the job and assign daily goals.
- Verifying that workers equipment included safety plans and outfitted with safety gear.
- Prepare formwork for foundation of multi-level structures.
- Prepare posts, shoring, and scaffolding for elevated slabs.
- Build structural walls with columns to architectural and engineering specifications.
- Visit building departments to meet with building inspectors and chief building inspector, chief plumbing inspector, and chief mechanical inspector.
- Construction of 20 story residential building consisting of reinforced concrete footings, slabs on grade, concrete columns and shear walls, steel columns, elevators and staircase shafts, reinforced masonry exterior walls, elevated concrete slabs with post-tensioned cable system.
- Load bearing reinforced masonry walls at exterior walls of the building, and non-load bearing interior masonry walls.
- Steel HHS columns along with cast in place concrete columns and tie beams.
- Building cast in-place concrete structural walls.
- Building formwork for structure consist of forming flat plates using plywood decks with wood stringers and girders with Ellis system and wood shoring and reshoring along with Symon forms for CIP columns and steel forms for shear walls.
- Assist with all trades such as roofing, waterproofing, electrical, plumbing, mechanical, gas, boilers, masonry, carpentry, insulation, sheet metal, elevators, etc.

President

January 2015 – Present

DriForce Restoration Incorporation, Miami, FL

- Service sought and offered to homeowners and business owners during emergency situations for restoration
- Experience with damages involving fire, water, flood, vandalism, vehicle impact, mold, and sinkholes.
- Continuous and rigorous training in the science of drying and day-to-day applications.
- Recommend client if further investigation is required by experts.
- Prepare thorough and professional itemized estimates utilizing the Xactimate Estimating System for restoration work.
- Certifications with the Institute of Inspection Cleaning and Restoration Certification for Applied Microbial Remediation Technician, Water Damage Restoration Technician, and Fire and Smoke Restoration Technician.
- Continually interact with insured(s), insurance companies(s), consultant(s), engineer(s) and attorney(s)
- Identify wind damages to structures after wind events
- Identify areas of damage after a structure has been affected by water, fire, mold, hurricane, sinkhole, vandalism, theft, etc.
- Offer construction related service in roofing, plumbing, remodeling, new construction in residential, commercial, and industrial sectors.
- Provide expert opinions on causation and origin, extent damages, and scope and pricing for property damage cases.

- Provide expert testimony at depositions and at trial.

President**June 2020 – Present**

South Dixie Contractors Incorporation, Miami, FL

- Offer construction related service in roofing, plumbing, remodeling, new construction in residential, commercial, and industrial sectors.
- Provide expert opinions on causation and origin, extent damages, and scope and pricing for property damage cases.
- Provide expert testimony at depositions and at trial.