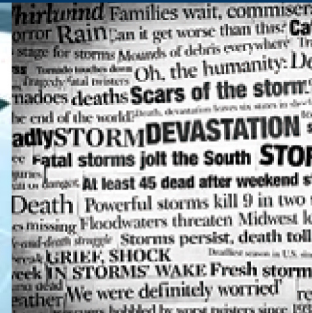




Calming the chaos... whenever, wherever it strikes.



TechLoss Consulting & Restoration, Inc.

Electronic Loss Consulting, Restoration,
Salvage, and Data Solutions

1.877.TechLoss (1.877.832.4567)

www.techloss.com

Electronic losses? Let TechLoss help you save the day!

Chaos strikes in many forms. When it comes to electronic equipment losses, chaos often takes the shape of fires, floods, lightning strikes, or theft.

No matter the cause, when equipment goes down, it can paralyze a business or organization, devastate a family, or overwhelm a community. Time is of the essence, putting even greater pressure on the insurers and adjusters called in to help.

While property damage is a complex business, electronic losses are especially challenging because of their highly technical nature. They require a particular expert who knows the equipment, whatever that equipment might be. Someone who can manage the crisis, document the loss, and craft a prudent plan for getting things back to normal...all at about the speed of light.

That's what the TechLoss team does. We swoop in on disasters large and small and—Zap! Pow!—go about setting things right. Well, almost.

Okay, we're engineers, not superheroes. Our special powers lie in the expertise and dedication we bring to every job. And we've made it our mission to calm the chaos...whenever, wherever it strikes.

If it deals with electronic losses, we can help. Because we offer "One Stop Shop" capabilities, look how much you can accomplish with a single phone call!

CONSULTING SERVICES

ON-SITE INSPECTIONS

Our engineers routinely travel to loss sites to inspect and document electronic losses, serving as our clients' eyes on the ground.

REPLACEMENT/REPAIR ANALYSIS

We assess all types of electronic equipment to determine the best course of action: replacement or repair. We can identify capable vendors to handle the job and make sure it's done right.

TELEPHONE CONSULTS

Not all losses require an on-site visit. We can oversee the activity of an insured's vendor via phone and email, ensuring the appropriateness and quality of the work.

IN-HOUSE ELECTRONIC TESTING

With our state-of-the-art diagnostic equipment, we can evaluate all types of equipment, providing a preliminary evaluation within 24 hours of receipt.

WARRANTY/MAINTENANCE AGREEMENT REINSTATEMENT

Did you know a manufacturer's service agreement is often automatically cancelled after a loss? We make sure the contract is reinstated or duplicated, avoiding gaps in protection.

INVOICE ANALYSIS WITH RECOMMENDATIONS

Too often, an insured will resolve a claim directly, without consulting the adjuster first. In this event, we'll review the submitted invoices to ensure the response was valid, submit a report, and even offer alternatives.

LIGHTNING VS. POWER SURGE VERIFICATION

Policy coverage sometimes hinges on pinpointing the cause of loss. We examine the damaged equipment, research relevant weather and lightning data, and review utility providers' records to determine what really happened.

EQUIPMENT APPRAISALS

We accurately appraise all types of equipment, providing written assessments, so our clients know exactly what's at stake.

LITIGATION SUPPORT

We provide expert litigation support in a range of capacities, including loss investigation, subrogation assistance, expert opinion review, and expert witness testimony. (Actually, our degreed engineers document every file as though it will end up in court.)

CASE STUDY: GET AN EXPERT TO REPRESENT YOUR INTERESTS

When a middle school caught fire, many pieces of valuable equipment were damaged and the rest was stolen by vandals. According to local vendors, it would have cost \$860,000 to replace.

At the school board's request, we reviewed the estimates. We found the proposed replacement equipment was not of like kind and quality (LKQ) to the originals and that there were numerous redundancies and upgrades. Subsequently, we were retained to project manage the repair. By replacing equipment with LKQ and omitting redundancies, we returned the facility to pre-loss condition for a final cost of \$107,000. Cost savings: 88%.



EQUIPMENT RESTORATION



Not all damaged electronic equipment needs to be replaced. For example, a surprising 80% of equipment contaminated by smoke or water can be

successfully restored to pre-loss condition, generally for much less than the cost of replacement.

Our state-of-the-art restoration facility is equipped with tech benches, compressed air, and de-ionized water spray booths. We've installed custom-made, room-sized drying ovens. We partner with top-rated labs when needed. We provide accurate, up-front quotations, and videotape the results to create a permanent record.

EQUIPMENT SALVAGE

Because all equipment has some degree of intrinsic value, salvage can be the single greatest way to reduce financial exposure on a claim. We'll secure competitive bids on your behalf.

For example, Techloss Consulting & Restoration, Inc., was able to secure a salvage recovery of over \$850,000 on a million dollar CT scanner that was damaged by a power surge.



CASE STUDY: SECOND OPINIONS SAVE MONEY

A client's large format printing system suffered direct water contamination following a pipe break. The manufacturer deemed the equipment damaged beyond repair and proposed replacing it for \$140,000.

Then, we were brought in. Our engineers determined the equipment could be restored and oversaw its cleaning, testing, and recertification. Final cost: \$8,350, just 6% of the initial quotation.

OUR UNIQUE "SUPER POWERS"

We're continuously expanding our offerings to meet clients' emerging needs, so we offer skills and services you may not find elsewhere. These include:

PROJECT MANAGEMENT SERVICES

We have experience managing a crisis scene, and overseeing other vendors attending to different aspects of a large-scale disaster.

THE QUICK CLAIM PROCESSING PROGRAM

Some of our insurance clients wanted to give their smaller cases the same attention to detail as large ones, while keeping costs to scale. In response, we developed our Quick Claim Processing Program, which provides essential core services for one low, flat fee. (By the way, it's a great way to sample our services.)

THE PERSONAL TOUCH

We're large enough to do whatever's needed, but small enough to care. We're personally vested in our work, and we approach each project as though it was for a friend or family member.

Who We Serve



INSURANCE CARRIERS

use us for our speedy turnaround, meticulous reports, and cost-effective recommendations. Our specialties include identifying subrogation opportunities, minimizing business interruptions, and analyzing contracts. We saved one client \$1,000,000 by spotting an overlooked policy clause. How's that for saving the day?



SELF-INSURED COMPANIES & NOT-FOR-PROFITS

use us much in the way our insurance clients do. We've handled a wide range of projects for large corporations, universities, churches and archdioceses, and even utility boards.



INDEPENDENT ADJUSTERS

at times require an electronic loss specialist, but one who can work in tandem with their style. We offer as much or as little support as requested. Want us to explain things to the insured? No problem. Prefer us to submit reports under your heading? Will do. Whatever your preference, our objective is to support you.



GOVERNMENT ENTITIES

call on us for cause and origin work, data retrieval and destruction, and a range of sensitive projects. We've worked for the FBI, ATF, and Department of Energy, as well as states and municipalities.



THE LEGAL INDUSTRY

calls on us to investigate circumstances surrounding a loss, assist with subrogation, review expert opinions, and provide expert witness testimony.

Types of Claims

We have experience with all types of electronic losses, including:

- Lightning Strikes & Power Surges
- Fire & Smoke Damage
- Water Damage
- Mold Damage
- Theft
- Over The Road (OTR) & Transportation Losses
- Commercial & Residential Property
- Terrorist Related Losses
- Virus Losses, Data Losses & Data Deletion

Equipment Expertise

- Computers, Hard Drives, Monitors, Printers, etc.
- Communications: Phone, Voice Mail Systems & Call Accounting
- Medical Equipment & Scanners
- Intercom, Alarms & Security Systems
- Manufacturing Equipment
- HVAC Systems
- Elevators & Escalators
- Residential & Commercial Electronics, including Home Theaters
- TV & Radio Broadcast Equipment
- Data & Software
- Electrical Distribution Systems
- Police & Fire Radio Emergency Systems
- Power Transformers
- School & Church Equipment, including Organs & Carillons
- Life Safety Equipment
- Outdoor Lighting & Irrigation Systems
- Specialized Equipment (for Restaurants, Photography Studios, Tanning Beds... you name it)
- Old & Obsolete Equipment



CASE STUDY: IT PAYS TO GET ALL THE FACTS

A salon's tanning beds were damaged by water, and the public adjuster insisted the equipment must be replaced. Estimated cost: \$160,000.

Then we determined that 1) the damage was minor and 2) the equipment had been purchased refurbished. (We learned this through interviews and by examining equipment usage.)

The client followed our recommendation to repair, not replace, the tanning beds, which we cleaned comprehensively prior to evaluation by an authorized vendor. Upon their return, the owner declared they looked better than on the day they were purchased. Final cost: \$27,000, about 17% of the original estimate.



SECURE STORAGE FACILITY

Some clients require a secure place to store their valuable equipment, while awaiting a trial or for building repairs to be completed. Trust it to our 15,000 square foot storage facility. With more than 400 points of security company-wide, we'll keep it safe until you need it.

WHAT YOU CAN EXPECT FROM US...

– EXPERIENCE –

With thousands of successful cases under our belts, there are few situations we haven't seen before. We've formalized step-by-step processes for approaching claims methodically, and our seasoned engineers can act as a calming influence on disaster sites. We're proud to say we were there to assist with the recovery after 9/11, Hurricane Andrew, the Great Chicago Flood, the Cook County Administrative Building Fire, the Mississippi River Flood and Hurricane Katrina, to name just a few.

– SPEED –

After a loss, everyone wants to get things 'back to normal' ASAP. While we aren't faster than a speeding bullet, we do guarantee very quick turnaround times.

– RESPONSIVENESS –

We don't just respond promptly to clients, we proactively communicate with clients each step of the way until the loss is resolved.

– PRECISE REPORTS –

Part of our standard operating procedure is to document each file as though it will be used in court. We not only provide highly-detailed reports, but photo document and/or videotape every stage of our equipment restoration process.

– COST-EFFECTIVENESS –

It's not enough to offer quick fixes. We recommend practical, cost-effective solutions. In fact, we often suggest options that clients didn't know existed.

– INTEGRITY –

Expertise alone doesn't build client loyalty. We earn our clients' trust by doing business in an ethical, straightforward manner. As a result, we enjoy a high client retention rate and obtain a large number of new clients via referrals.

WHAT OUR CLIENTS SAY...

"I'm extremely impressed by the level of detail TechLoss engineers pour into their reports. We use their services as often as possible for electronic/mechanical losses. Their competitors just don't provide the same level of service."

– Claims Adjuster with a leading property/casualty insurer

"Now that's one heck of a report, my friend!"

– Senior Adjuster with a global claim management company

"Our experience is that when TechLoss investigates a claim, you can expect to save thousands of dollars. Even their invoices are refreshingly low. For these reasons, TechLoss is now our go-to electronic loss expert."

– Property Claims Manager