Audience Handout Package

Evaluating Natural Disaster Property Damage Claims 7/30/2026

DATE

7/13/2026

GENERAL INFO

866-706-7327
info@petefowler.com
www.petefowler.com

Pete Fowler CONSTRUCTION Services, Inc.

Project #25-1182

Pete Fowler CONSTRUCTION Services, Inc.

Audience Handout Package

Date:	07/13/2026
To:	
From:	Pete Fowler Construction Services, Inc.
Project:	Evaluating Natural Disaster Property Damage Claims 7/30/2026 (PFCS 25-1182)
Regarding:	Audience Handout Package
Note:	For mediation purposes only. Protected under all applicable evidence codes.

Meet the Panel

Pete Fowler

CHIEF QUALITY OFFICER - PETE FOWLER CONSTRUCTION

Pete Fowler is a construction consultant, professional cost estimator, President and Chief Quality Officer of Pete Fowler Construction, a licensed general building contractor in California, Nevada, and Oregon. Pete received a B.S. in Construction Management from CSU, Chico. He has held certifications from AAMA, ASPE, ICBO, and others. Mr. Fowler has published articles in national magazines, has been invited to speak by the most important groups in the building industry (AAMA, APRA, ASPE, ASQ, ASTM, BETEC, CAI, CLM, DBIA, ICC, NIBS, PLRB, RCI, etc.), and has composed and delivered hundreds of educational programs on building inspection & testing, estimating, quality & construction management, project management, and claims & litigation. Pete has experience with successful expert witness testimony, including Federal Court.

Brandon Wright, Esq.

PARTNER - LEWIS BRISBOIS BISGAARD & SMITH LLP

Brandon Wright is the Managing Partner in the Reno office of Lewis Brisbois and a member of the General Liability, Hospitality, and Transportation Practices. Mr. Wright has been a member of Lewis Brisbois' Hospitality Group for over 10 years. He has defended restaurants, casinos, hotels, and department stores against slip/trip-and-fall and other premise liability cases in various stages of litigation and on appeal. Mr. Wright also represents numerous trucking, logistics, mass transit and livery companies in the defense of transportation matters. He has years of experience defending wrongful death and catastrophic injury cases for his transportation clients. Throughout his career, Mr. Wright has also published articles and presented CLEs about the Americans with Disabilities Act (ADA).

Presentation & Backup Materials

1. Lesson Plan
2. Power Point Slides

Evaluating Natural Disaster Property Damage Claims

OFFICES

CALIFORNIA

(949) 240-9971

1101 California Ave, #213
Corona, CA 92881

NEVADA

(725) 333-2365

2470 St Rose Pkwy, Ste 104
Las Vegas, NV 89074

FLORIDA

(407) 517-0650

9100 Conroy Windermere Rd,
Ste 281
Windermere, FL 34786

TEXAS

(469) 677-8710

Pete Fowler
CONSTRUCTION
Services, Inc.

Pete Fowler CONSTRUCTION Services, Inc.

Evaluating Natural Disaster Property Damage Claims

INTRODUCTION

Natural disasters don't just damage buildings; they trigger cascading failures, from shifting terrain to contaminated water, that fundamentally alter the built environment. In this high-stakes arena, a poor evaluation is more than an error; it is a financial and legal catastrophe.

Since any "large loss" claim is a candidate for litigation, every investigation must be treated as forensic. To stand up in court under Federal Rule of Evidence 702, your work must be truly scientific. This means it must be repeatable: different experts using the same data and methods should reach a consistent conclusion.

We all know the industry often falls short of this standard. However, you can navigate the chaos of a disaster claim by utilizing rigorous, professional structures.

This presentation is designed for owners, insurers, and attorneys. We will explore current industry trends, establish a framework for reliable investigation, and analyze case studies, from wildfire-impacted homes to storm-damaged high-rises, to demonstrate how expert analysis leads to successful resolutions.

PROGRAM OUTLINE

1. Introduction
2. Industry Trends in Natural Disaster Claims
3. Natural Disasters
4. Inspection, Testing, and Analysis
5. Analyzing Costs to Repair
6. Conclusion

LEARNING OBJECTIVES

- Apply a forensic framework to evaluate building damage after a natural disaster systematically.
- Distinguish between wind-driven rain and ground-up flood damage using site-specific forensic data.
- Identify the appropriate technical standards to distinguish between pre-existing maintenance issues and actual disaster-caused failures.
- Implement the "100% Rule" to audit repair scopes, ensuring cost estimates are accurate and avoid "double-dipping."
- Strategize the best medium for presenting complex forensic findings so they are easily understood by non-technical decision-makers.
- Review case studies and real-world examples of disaster claims that were successfully resolved through expert evaluation.

PROGRAM CONTENTS

1. Introduction – 5 Minutes
    A. Who We Are
    B. Presenter Information
    C. Program Outline
    D. Program Introduction
    E. Learning Objectives
2. Industry Trends in Natural Disaster Claims – 10 Minutes
    A. Recent Trends
    B. Statutes, Laws, and Legal Precedents
    C. Terrain Changes: Impact of wildfires/storms on ground absorption
    D. Bad Faith Claims
    E. Climate Change
3. Natural Disasters – 20 Minutes
    A. Hurricanes
    B. Floods
    C. Fires
    D. Landslide and Earth Movements
4. Inspection, Testing, and Analysis – 10 Minutes
    A. "Playing Doctor": The Forensic Framework
    B. Proactive Investigation
    C. Technical Standards
5. Analyzing Costs to Repair – 10 Minutes
    A. Estimating Basics
    B. Scope Definition
    C. Xactimate
    D. Standards
6. Conclusion – 5 Minutes
    A. Continuing Education
    B. Backup Materials
    C. Feedback

BACKUP MATERIALS

1. Trial Victory! Bad Faith Claim
2. Wildfire Damages or Destroys 58 Homes: Our Cost Estimating Saves $6.7 Million
3. Building Investigation Basics by Pete Fowler
4. Under Investigation: The Fundamentals of Property Claims Investigations and the Role of SMEs by Pete Fowler
5. Property Condition Assessments Using ASTM E2018 by Pete Fowler

THURSDAY, JULY 30th, 2026 @ 10:00AM PT
Pete Fowler
CONSTRUCTION
Consultants
Evaluating
Natural Disaster
Property Damage Claims
With Pete Fowler and Brandon Wright

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ABOUT US

Building Experts.

Helping Smart People
Make Smart Decisions

- Construction Defects
- Property Claims
- Personal Injury Claims
- Contract Claims
- Estimating, Quality & Construction Management
- Fire Claims

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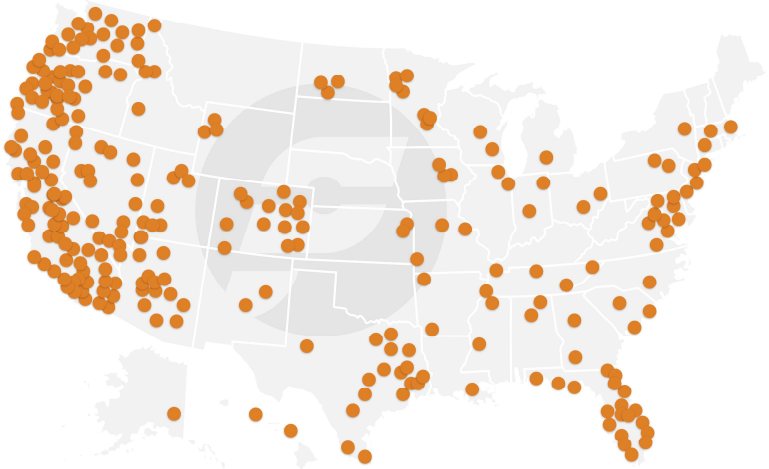
Project Map

Pete Fowler CONSTRUCTION Consultants



Our Clients

1. Lawyers
2. Insurers
3. Builders, Developers & Construction Contractors
4. Product Manufacturers & Suppliers
5. Government
6. Financial Institutions Including Lenders
7. Property Owners & Managers

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Meet our Presenters

Pete Fowler

Chief Quality Officer
Pete Fowler Construction

Brandon Wright

Partner
Lewis Brisbois Bisgaard & Smith LLP

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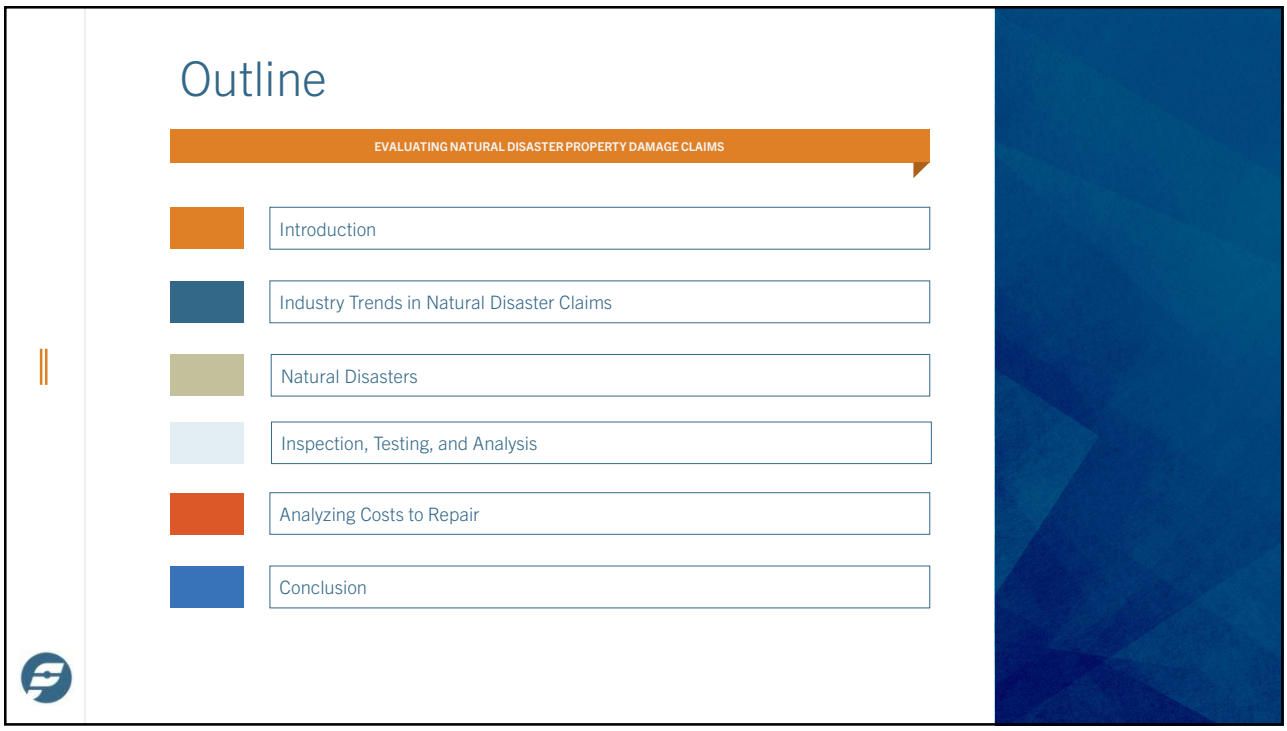
Outline
EVALUATING NATURAL DISASTER PROPERTY DAMAGE CLAIMS
Introduction
Industry Trends in Natural Disaster Claims
Natural Disasters
Inspection, Testing, and Analysis
Analyzing Costs to Repair
Conclusion

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Learning Objectives

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Statutes, Laws, and Legal Precedents

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Terrain Changes:

Impact of wildfires/storms on ground absorption

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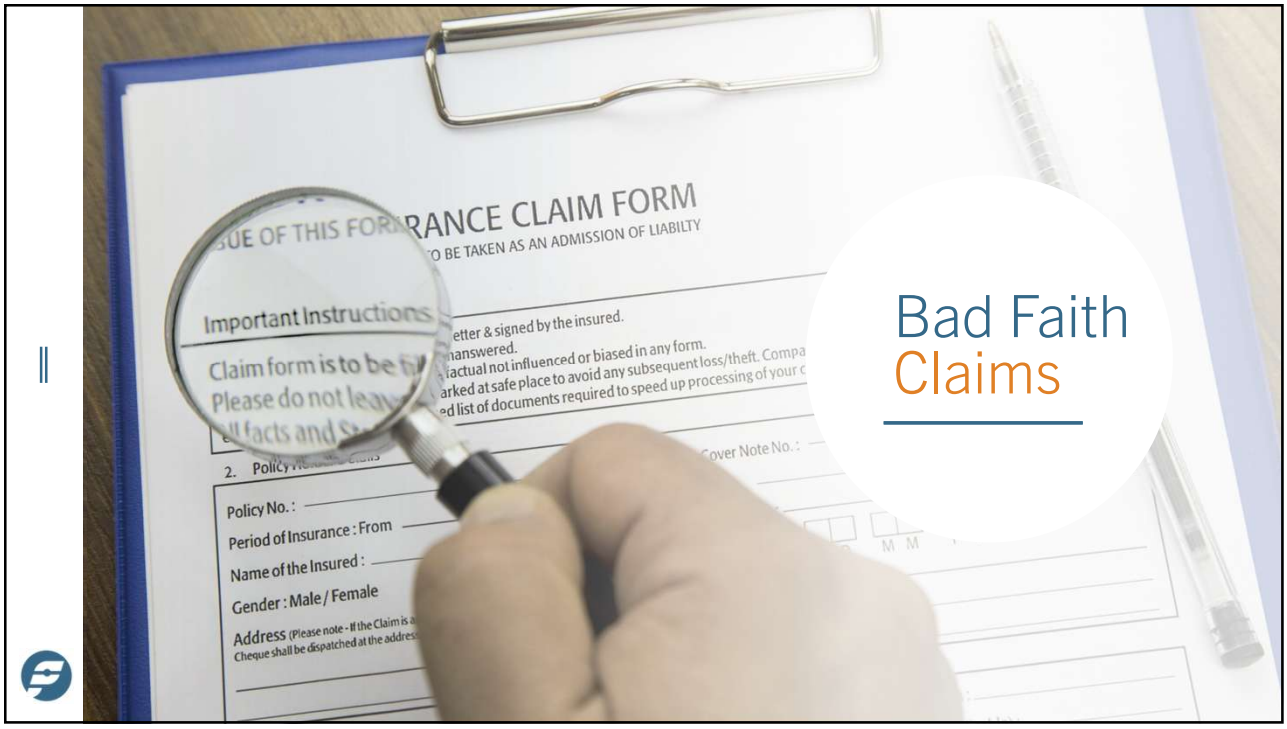
RANCE CLAIM FORM
Important Instructions
Policy No. :
Period of Insurance : From
Name of the Insured :
Gender : Male / Female
Address
Bad Faith
Claims

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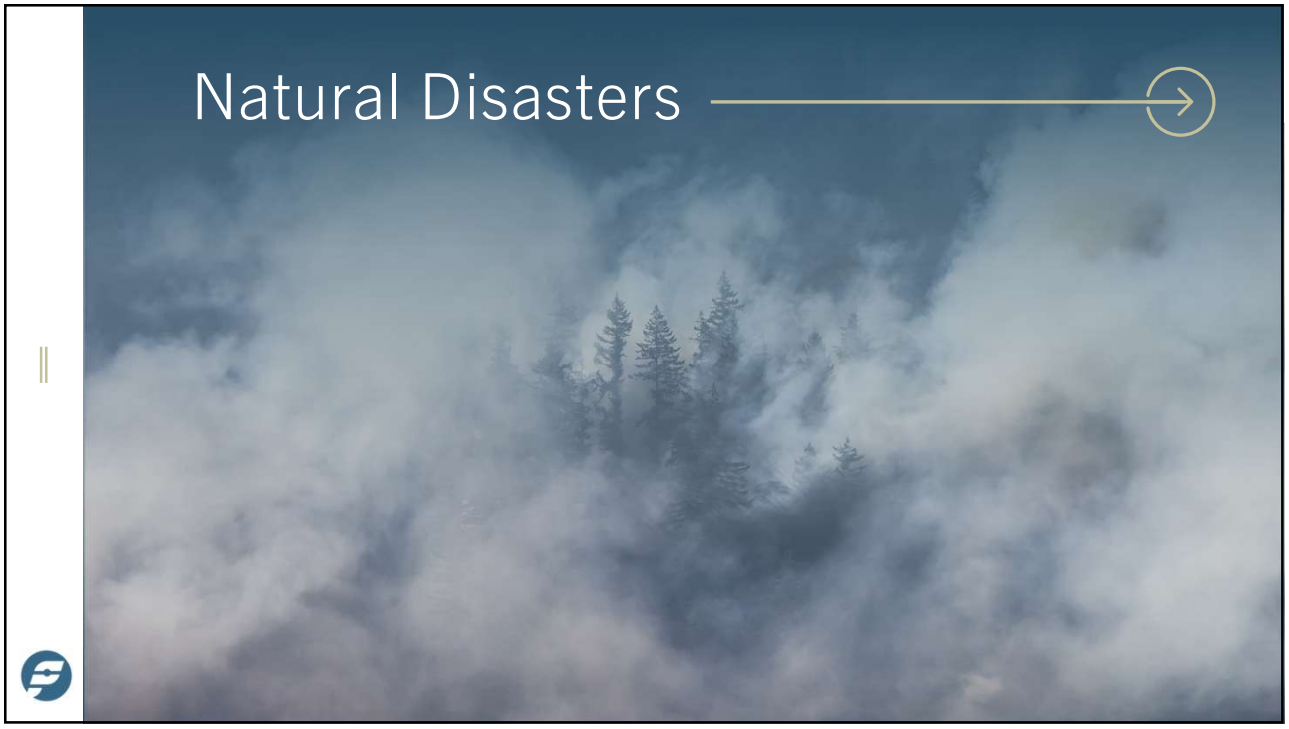

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Hurricanes

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Floods

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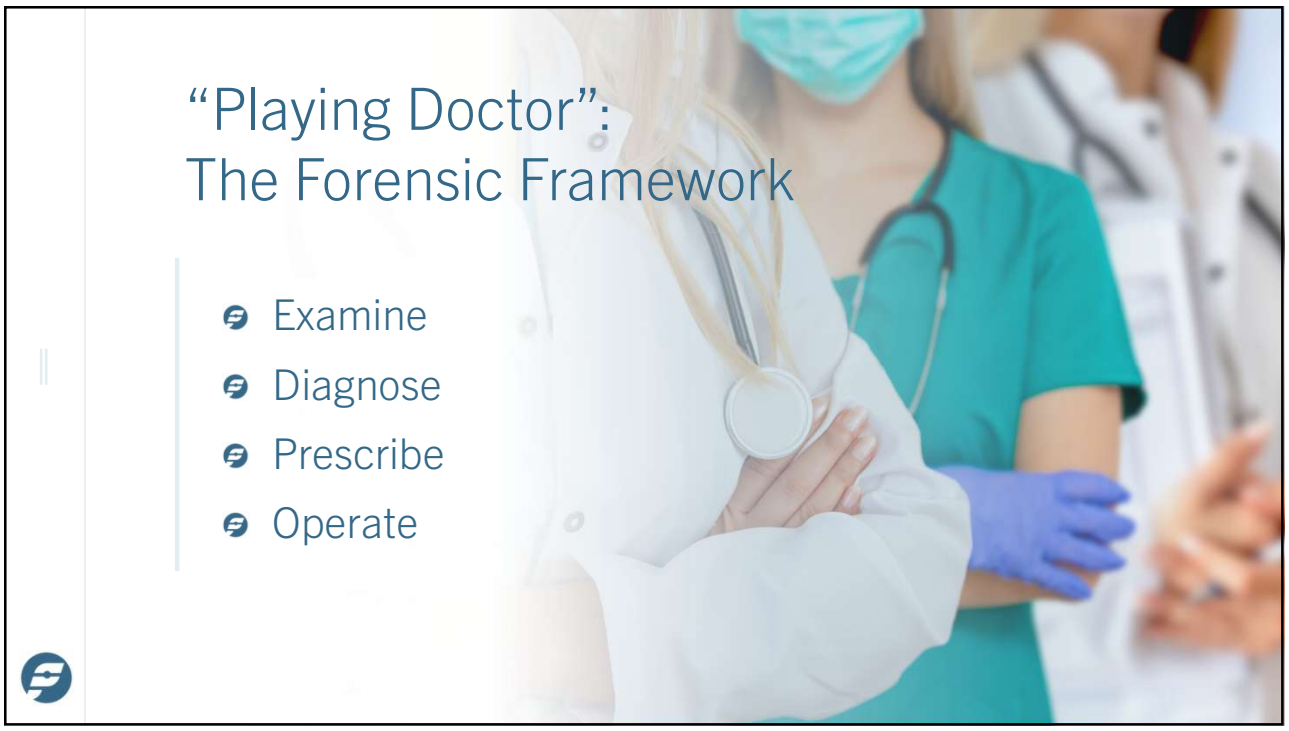
“Playing Doctor”:
The Forensic Framework
Examine
Diagnose
Prescribe
Operate

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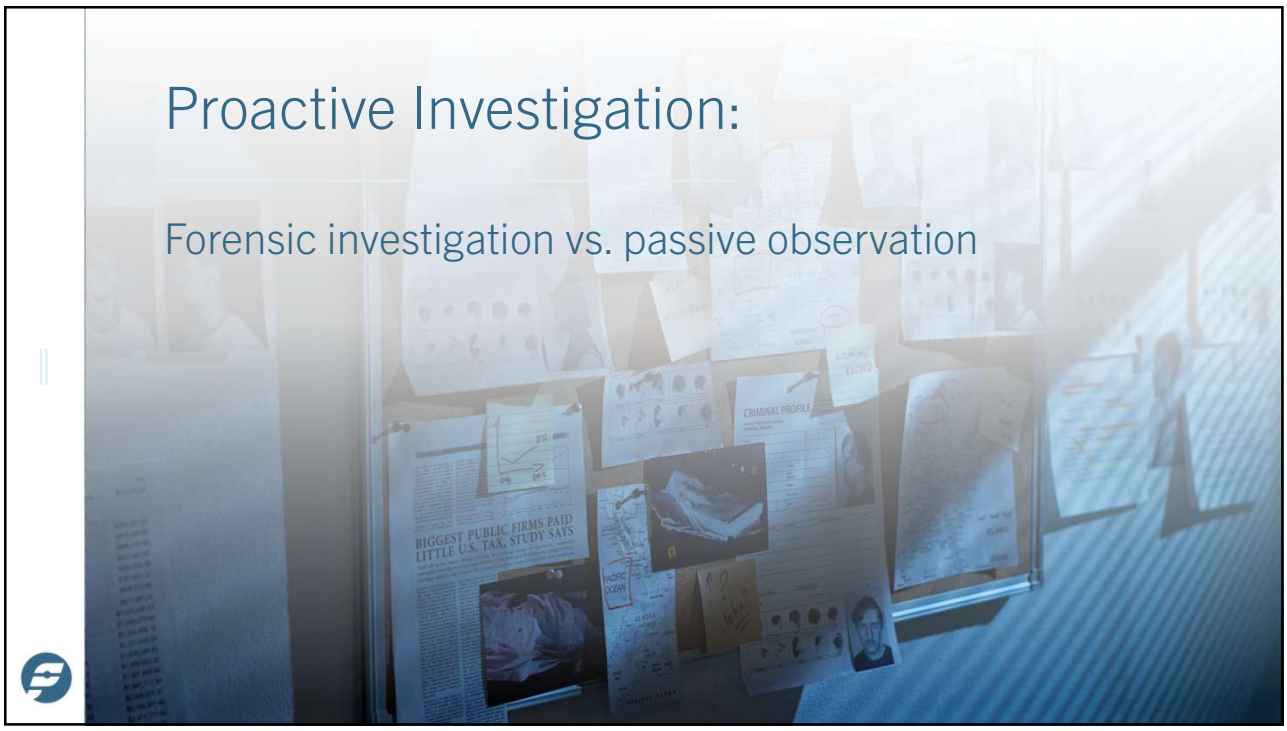
Proactive Investigation:
Forensic investigation vs. passive observation
BIGGEST PUBLIC FIRMS PAID LITTLE U.S. TAX, STUDY SAYS
CRIMINAL PROFILE

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Technical
Standards
> Applying ASTM E2128 for leakage
> Applying ASTM E2018 for baselines

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Estimating Basics

Identifying labor, material, and equipment costs

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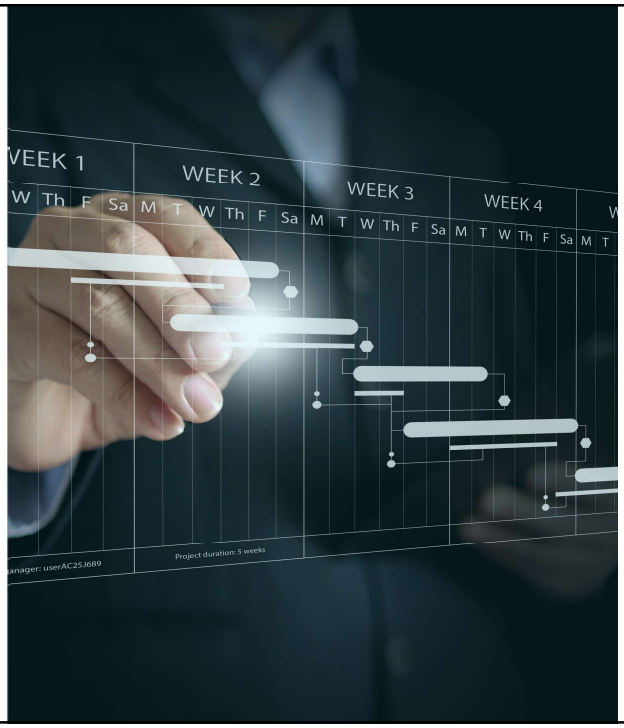
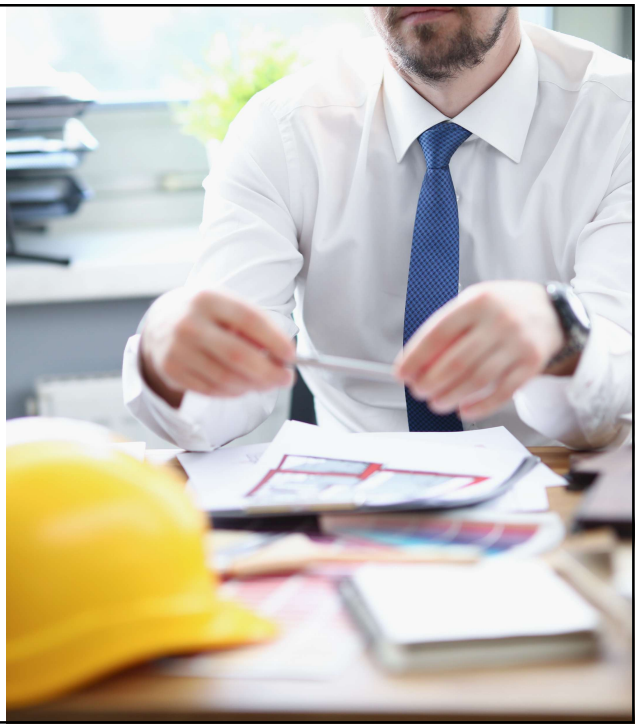


Scope Definition

Xactimate



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Standards: Uniform Reasonable Appearance vs. Like Kind and Quality

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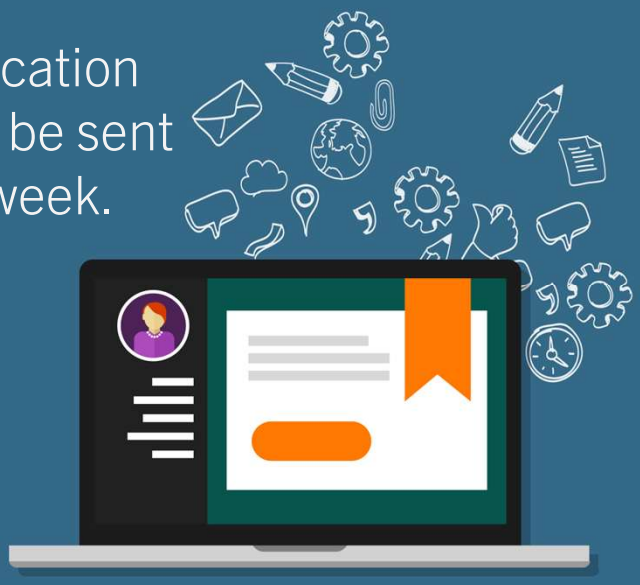
Continuing Education Certificates will be sent out within one week.



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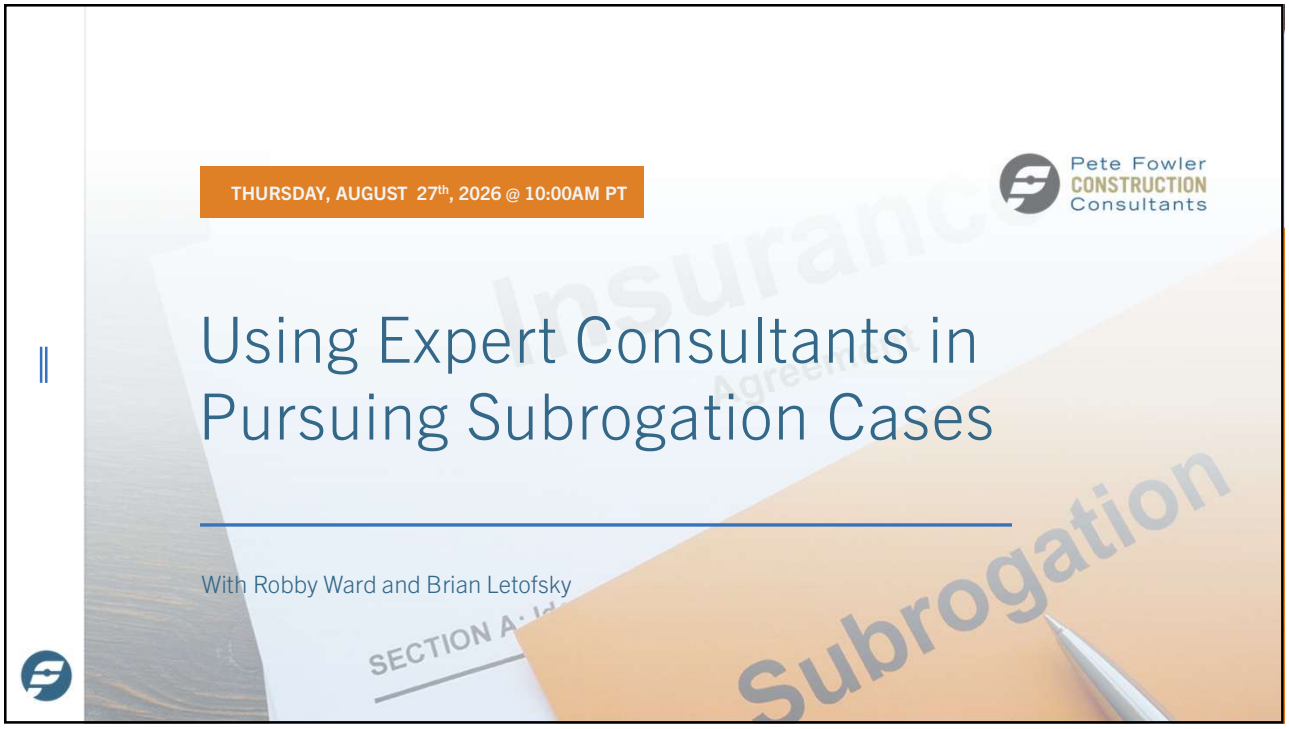
THURSDAY, AUGUST 27th, 2026 @ 10:00AM PT
Pete Fowler
CONSTRUCTION
Consultants
Using Expert Consultants in Pursuing Subrogation Cases
With Robby Ward and Brian Letofsky
Subrogation

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