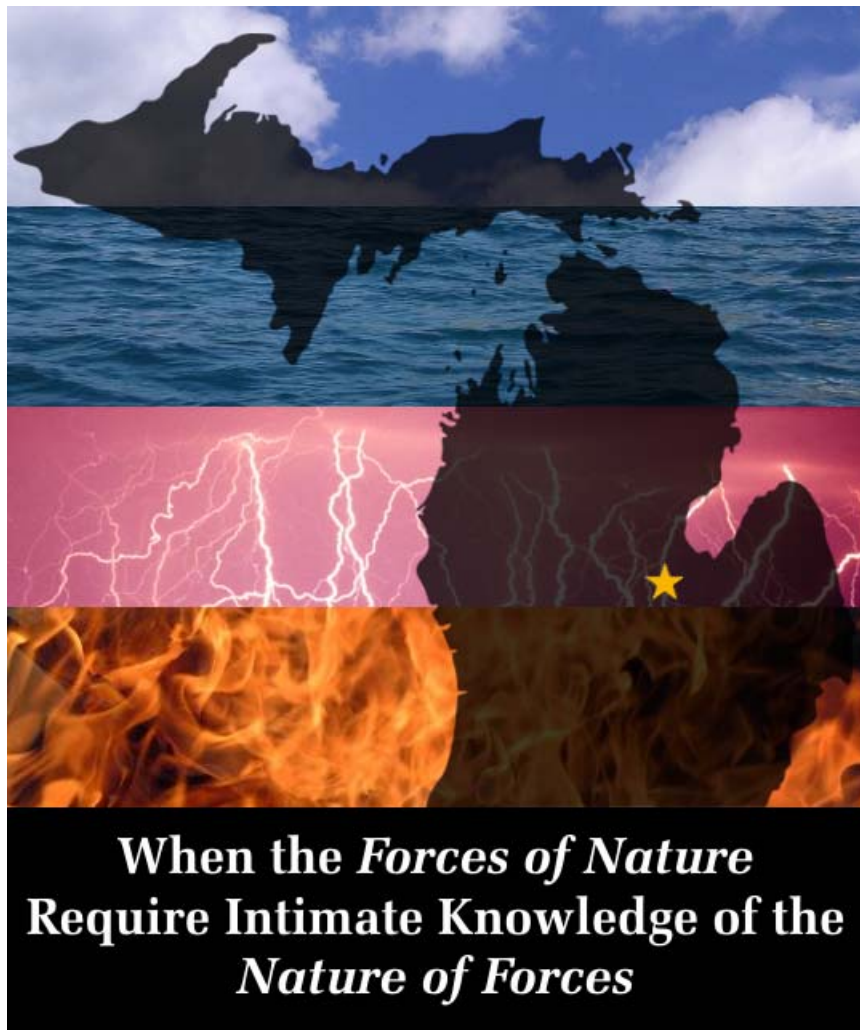


I-ENG-A® OF SAGINAW

A DIVISION OF
WILLIAM A. KIBBE & ASSOCIATES, INC.

A MEMBER OF THE INVESTIGATIVE ENGINEER'S ASSOCIATION



**When the *Forces of Nature*
Require Intimate Knowledge of the
*Nature of Forces***



I-ENG-A® of Saginaw, saginaw@ienga.net
1475 S. Washington Ave., Saginaw, MI 48601
Office (989) 752-3261, Toll Free (800) 752-5170
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MISSION STATEMENT

I-ENG-A® of Saginaw, Michigan is committed to providing accurate and timely investigative services and support to the insurance industry and investigative litigation clients. We offer comprehensive consulting services to the property and casualty insurance industry including adjusters, risk managers, litigation, government and private clients.

I-ENG-A® of Saginaw, Michigan is a division of William A. Kibbe & Associates, Inc. (WAK) and a member firm of the Investigative Engineer's Association. Our staff includes local specialists in investigative engineering with the support of national expert advisors. We are able to offer local service and combined resources of the national network of I-ENG-A® member firms. Our investigative engineers have received cross training in all fields of engineering damage assessment from cause and origin to structural damage assessment, accident reconstruction, personal injury and products liability. You also have the benefit of investigators who are design professionals that do not work exclusively for the insurance industry, thus assuring credibility should litigation requiring testimony occur. We have established standardized reporting formats for timely, concise and cost-effective services.



Corporate Office



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CORPORATE PROFILE

I-ENG-A® of Saginaw is the forensic division of William A. Kibbe & Associates, Inc. (WAK). I-ENG-A® of Saginaw is a member firm of the Investigative Engineers Association (I-ENG-A®). I-ENG-A® was founded in 1991 as the first association of forensic and investigative engineers doing business with the property and casualty insurance industries. Being a member of I-ENG-A® allows us to tap into national resources regarding claims investigation. No single firm, no matter its size or how broad based its coverage, can provide the level of service and combined resources that the national network of I-ENG-A® can offer.

William A. Kibbe & Associates (WAK) was founded in Saginaw as a Michigan corporation in 1981. In 1997, the firm became an employee-owned corporation. Originally a consulting structural design firm, WAK now provides complete architectural and engineering design services. Our basic business objective is to serve each client with excellence in engineering, architecture and creative consulting services.

While our firm has maintained a steady and progressive growth, we have always placed a high priority on the quality of services provided. Our commitment to quality and continuous improvement is demonstrated by our ISO 9001 Registration. Our firm was the first full service professional design company in Michigan north of the Detroit-metro area and one of the first in the country to receive this recognition.

We currently provide architectural services, as well as structural, civil, mechanical, electrical engineering services, and surveying. Our ability to provide “in-house” multi-disciplinary design and investigation services enables us to maintain better communication and control over all aspects of each project. Our professional services range from renovations to new construction design of commercial, industrial, institutional and municipal facilities; from process and product development to building investigations and analysis; from small and relatively simple assignments to very large and complex projects; and from short-term responses to long-term commitments. This diversity of services and clients has greatly enhanced our knowledge and experience in niche areas, and we are now able to employ this unique knowledge and diverse experience to all of our projects for the benefit of our clients.

Our staff includes registered Professional Engineers, Architects, Surveyor, and LEED® AP's supported by a substantial design and drafting support team. We are proud of maintaining our ISO 9001 quality registration and have also made a commitment to become an active part of the green building community by becoming a member of the U.S. Green Building Council.

We take great pride in having provided services to over 1,800 different clients since our firm's inception, but we strongly believe each client deserves the best we are capable of offering. To this end, we are constantly striving to employ highly qualified people and state-of-the art technology to ensure that we continue to meet or exceed the expectations of our growing clientele.

With each new endeavor comes a new challenge. We realize our success is due fully to dedicated and skilled personnel committed to their work. We will continue to focus our attention on client relations and customer satisfaction as we strive to improve the overall quality of our services.



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INVESTIGATIVE ENGINEER'S ASSOCIATION EXPERTISE

I-ENG-A® of Saginaw has the ability to draw from the diverse resources of the Investigative Engineer's Association network of forensic engineering firms. Additional expertise, when needed, is available through I-ENG-A® of Saginaw in the following disciplines:

AISC Steel Erection	Geosynthesis	RCRA Hazardous Waste
ANSI	Geotechnical	Recreation Centers
API	Grading Issues	Refrigeration Systems Design
ASME	Ground Water/Storm Water	Regulatory Technician
ASTM	Hazardous Waste and Nonhazardous Waste	Replacement Costs
AWS	Health and Safety (CIH)	Reservoirs
AWWA	Heavy Equipment Failure Analysis	Risk Management/Risk Analysis
Acoustic Emission	Gun Design	Road Construction
Analytical Chemistry	High Voltage Transmission and Power Generation (Commercial, Residential and Industrial)	Road Geometrics
Architectural Design and Design Practices	Highway and Work Zone Safety	Roof Systems
Asbestos	Household Appliances Fire Investigation	Safety Belt Usage
Biochemistry and Bioinstrumentation	Human Factors (Accident Reconstruction)	Sanitary
Blasting	HVAC Design	Security
Bridges and Roadways	Hydraulics and Hydrology	Septic Failures
Burner Malfunctions	HVAC&R Mechanical Systems	Sick Building Syndrome
Building and Land Surveying	Hydrogeology (Geologist)	Site Design
CERCLA RI/FS Investigations	Indoor Air Quality (CIH)	Slip and Fall Analysis
Building Codes and Contract Administration	Industrial Power Systems	Slope Stability
Chemical and Nuclear Waste Issues	Industrial Hygiene (Mold, Fungi, Bacteria)	Soils and Geologic Investigations
Civil Engineering	Industrial Safety and Operation	Sprinkler and Fire Suppression System
Computer Based Analytical Methods	Landfills	Sprinkler Discharge
Concrete Failures	ISO14001	SSPC Industrial Painting
Construction Defects	Leaks	Steel and Wood Framed Structures
Code Interpretation	Levees	Support Structures
Controls System Engineering and Construction	Lightning Damages/Determination	Storage Process Tank Inspectors
Crane Collapse	Liquid Penetrant	Storm Water
Dams	Litigation Support	Structural Engineering
Construction Practices and Safety Design	Low Voltage Distribution Systems	Structural Fire Investigation
Dikes	Machining and Machine Design	Surveying
Drainage	Magnetic Particle	Surveying Disputes
Earth Movement	Materials of Construction	Tanks Testing Programs
Eddy-Current	Materials Science	Traffic Accident Reconstruction
Electrical Controls and Failures	Mechanical Design/Failure	Traffic Accidents and Roadway Geometrics
Electrical Fire Cause and Origin	Medical Instrument Design	Traffic Law
Electrical Injuries	Micromachining and Instrument Analysis	Ultrasonic
Electrical Utility Power Systems	Mining	UST/AST
Environmental	Moisture Surveys (Roofs, EIFS, Floors)	Utilities and Drainage
Environmental Management and Remediation	Mold Investigation	Vehicle Fire Investigation
Failure Analysis (Mechanical/Civil)	Mold Remediation Planning	Vehicular Mechanical Investigations
FDM-Confined Space Entry and Rescue	NCE	Vessel and Pipe Rupture
Fire and Arson Investigation	Oil and Gas	Vibration
Flooding/Flood Control	Paving	Visibility Concepts
Fluid Handling Systems	Pipelines	Visual Testing
Footings	Post Office- Multiple Design	Waste Water
Foundation Failure	OHSA, ADA, Building Code Evaluations	Water Management
Structural Analysis	Product Failure/Liability	Water Quality
Foundation Walls	Project Management	Welded Fittings
Freeze-Ups	Radiographic	Wind Storm Damage
Gas Explosions	Railroads	Wind, Floor and Fire Damage Assessments
		Wood Trusses
		Zoning and Planning



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APPROACH & PROCESS

William A. Kibbe & Associates (WAK) has a strong tradition of expanding our capabilities to better serve our clients. Our evolution has allowed us to grow from a structural based consulting firm to a multi-disciplined organization. Our wide range of experience, depth of expertise, extensive in-house library and latest software equip our staff to quickly and accurately produce the results our clients demand.

Our commitment to quality and continuous improvement is demonstrated by our ISO 9001 Registration. Our standardized reporting format improves project quality while maintaining budget and schedule.

Our investigative services extend to clients in all areas of insurance, loss, and loss mitigation. Typically, an assignment begins with a phone call, letter, fax or email from a potential client. During the initial client interview process, we request certain specific information relating to the case. Items such as the following may be discussed:

- Type of loss
- Date of loss
- Name and address of Insured
- Name and address of Claimant, if different
- Policy number
- Claim Number
- Name and telephone number of contact person at Adjuster's Office
- Estimated value of claim
- General outline of policy coverage

Additionally, we solicit other general information that may be available:

- Any records and documents already obtained or available
- Any pertinent information in Adjuster's file
- Circumstances of this loss

If no records or documentation are available from a client or adjuster, we may choose to prepare additional requests for data, directly to the parties involved, their representatives, or any associated insurance providers always copying our client on the communications. Depending on the circumstances, we may also contact the parties involved to arrange an appointment and begin the forensic investigation at the location of damage, loss, or accident.

If the client has obtained records and documents, we will request that they be forwarded to us. After examination, we will consult with the client to agree on the plan for the investigation.

**William A. Kibbe
& Associates, Inc.**
Has established an exceptional
reputation for outstanding service
by providing our clients with
dedicated and skilled personnel
committed to their work.



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OUR POLICY IN CASE HANDLING

1. **I-ENG-A® of Saginaw** will hold an initial discussion with you (the client) at no charge to validate the need for a case assignment.
2. When you offer the assignment, and we accept the assignment, we mutually agree on the initial phase(s) of the investigation, acceptable hours/charges (or not to exceed).
3. As we complete each phase of the assignment, we will provide you an oral report. You provide us with one of the following directions:
 - a. You decide no further analysis is required, and authorize our final billing.
 - b. You decide the analysis is complete, direct us to submit a written report, and authorize our final billing with submission of the report.
 - c. You decide to continue with the next phase of the assignment.
4. If you decide to continue the assignment, you may expect the following:
 - a. You have authorized us to proceed; we will formally acknowledge the assignment, and submit a final bill for the analysis.
 - b. With the bill, we will submit an additional time/charge estimate for completing the next phase of the assignment and an amount of the deposit required to begin the phase.
 - c. During the assignment, we will provide you verbal progress reports at least every two weeks, and submit monthly progress billing.
 - d. When we complete the assignment, we will provide a complete verbal report, which we will formalize in writing, only upon your authorization to do so.
 - e. We will submit a written report (if you have authorized one) and a final billing.
5. We will provide you with timely services of qualified experts through our direct staff, our substantial resources and those of the Investigative Engineer's Association. We will handle our assignments in a cost effective manner, leaving you in control at all times.



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RESUMES OF INVESTIGATIVE ENGINEERS

DANIEL J. MILLER, P.E., S.E. | PRESIDENT



Certifications

- Structural Engineer
- Investigative Engineer
- Fire Investigator
- FEMA/USACE Advanced Structures Specialist STS2

Registrations

- Professional Engineer: MI, IL, GA, CA, OH, FL, KY, MO, TN, TX, VA, CT, WA
- Structural Engineer: IL

Education

- Michigan Technological University
Master of Science in Civil Eng.
- Michigan Technological University
Bachelor of Science with Honors in Civil/Structural Engineering

Associations

- Structural Engineers Association of Michigan (SEAMi)
- MI Task Force I (Urban Search & Rescue) Structural Specialist
- American Institute of Steel Construction
- International Code Council (ICC)

HIGHLIGHTS OF EXPERIENCE

Daniel Miller serves as President for William A. Kibbe & Associates, Inc. Mr. Miller joined WAK in 1981 and has extensive experience in designing various structural systems for a wide range of commercial, institutional, industrial facilities and special structures. His experience includes project planning, design, preparation of contract documents and project management. Mr. Miller also serves as Director of Engineering/Architecture for the company. His responsibilities include maintaining high quality design standards, on time delivery, and excellent service.

DANIEL'S PROJECT PORTFOLIO INCLUDES:

- **Barn Collapse:** A 50 year old timber barn structure experienced a partial roof collapse during a late summer storm. An investigation was undertaken to determine the cause of the collapse. It was determined that the roof had been leaking for a very long time and the timber framing was badly deteriorated. The long term deterioration of the wood structure and the higher than normal wind loading due to the storm overloaded the structure and caused the failure. The structure was determined to be unsafe and it was recommended for demolition.
- **Mold Covered Roof Sheathing:** A plywood roof deck with shingles covered an attic space over a residential dwelling. The roof deck was discovered to be covered with mold growing on the underside during a remodeling project. An investigation was undertaken to determine the cause of the mold growth. It was determined that inadequate ventilation was the cause of the mold.
- **Cracked Precast Concrete Structure:** A hotel was undergoing an extensive renovation. Cracks were observed in precast concrete beams that supported an earth covered plaza over a parking area. An investigation was undertaken to determine the cause of the cracking. Temporary shoring was determined to be necessary to stabilize the structure until permanent repairs could be made to the structure. Permanent repairs were designed and installed.
- **High Load Bridge Strike:** A truck carrying an oversize load struck an overpass bridge structure knocking the load from the back of the truck and damaging the bridge. An investigation was undertaken to verify the bridge height and determine if this bridge had been hit before. It was determined that this bridge had been hit many times in the past and MDOT had already planned to repair the bridge prior to this accident. The planned repairs started within two weeks of the accident.
- **Fire in Plastic Molding Facility:** A fire burned through a section of a plastic molding facility on a weekend. The fire was contained within the building by firewalls that successfully contained the fire. An investigation was undertaken to determine if any part of the steel roof structure could be salvaged and reused. It was determined that a portion of the roof structure could be reused.



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RESUMES OF INVESTIGATIVE ENGINEERS

TEARLE H. MINER, P.E. | VICE PRESIDENT



Certifications

- Electrical Engineer
- Investigative Engineer
- Fire Investigator

Registrations

- Professional Engineer: MI

Education

- Saginaw Valley State University
Bachelor of Science in Electrical Engineering
- Delta College
Associates Degree in Architectural Technology

Associations

- National Society of Professional Engineers
- Institute of Electrical and Electronic Engineers
- Illuminating Engineering Society of North America
- Construction Specifications Institute
- Association of Energy Engineers
- National Fire Protection Association

HIGHLIGHTS OF EXPERIENCE

Terry Miner serves as Vice President, Corporate Secretary, and manager of the Mechanical-Electrical-Plumbing (MEP) engineering departments. Miner joined WAK in 1994 as a designer, returned to the university to obtain his bachelors degree in Electrical Engineering, and his Professional Engineer Registration in 2001. He has more than 40 years of experience in construction industry related venues, including industrial, commercial, residential, health care, institutional, educational, municipal, and retail projects. He frequently interfaces with other architectural-engineering firms as a consultant for specialty electrical design and analysis services involving lighting, power quality, and hazardous materials.

TERRY'S PROJECT PORTFOLIO INCLUDES:

- **Dryer Fire Investigation:** A fire reportedly was generated within an electric dryer resulting in several thousands of dollars damage to a rural home. The electric heating coil became wound around the dryer axle causing a short, eventually starting a lint fire propagating through the flexible aluminum dryer vent pipe, and out to the surrounding structure. No one was hurt.
- **Welders Getting Shocked:** A manufacturer of concrete pipe and manhole casings called about workers getting shocked when welding reinforcing wire cages. A damaged cord to a nearby electric fan caused electricity to flow from the cord through the water on the floor to the workers causing the electric shocks. Repairing the cord and installing ground-fault protection was recommended. No one was seriously injured.
- **Tanning Booth Shock:** A manufacturer of tanning booths had a claim from a purchaser reporting that they had received a shock when entering their tanning booth. It was found that the interior of the booth was lined with metallic Mylar lined reflective paneling, but was not bonded to the chassis ground, nor to the power service ground. Bonding of all metallic products and installing ground fault protection was recommended. No one was seriously injured.
- **Product Liability Claim:** A worker was injured while servicing a DVD movie rental machine when the operating mechanism suddenly released and caused lacerations and bruising to her arm. A co-worker had indicated she could un-jam the machine by removing a side door rather than following documented procedure to disconnect power and disable the machine. The investigation found the machine safety design was inadequate, and the worker was negligent in following written safety procedures.
- **Power Quality Issues:** An industrial machining firm complained of high energy bills and frequent power outages causing computer failures and production shutdowns. Inadequate electrical grounding and abnormally high harmonic currents were corrected on the robotic and CNC machines and energy bills dropped to nearly half the cost from before investigation.



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RESUMES OF INVESTIGATIVE ENGINEERS

JAY C. WHEELER, P.E., LEED® AP, M.B.A., C.F.M. | VICE PRESIDENT



Certifications

- Civil Engineer
- Investigative Engineer
- Fire Investigator
- Floodplain Manager
- LEED Accredited Professional

Registrations

- Professional Engineer: MI, OH, IN

Education

- Central Michigan University
Master of Business Administration
- Michigan Technological University
Bachelor of Science in Civil Eng.
Magna Cum Laude Honors

Associations

- National Society of Professional Engineers
- Michigan Society of Professional Engineers
- Saginaw Valley Chapter of MSPE (Board Member)

HIGHLIGHTS OF EXPERIENCE

Jay Wheeler serves as Vice President and manager of the Survey and Civil engineering departments. Wheeler joined WAK in 2001 and has more than 26 years of experience in the survey and civil design on a wide variety of commercial, municipal and industrial facilities. Design tasks have included pavement design, access roads, parking lots, storm and sanitary sewers, detention basins, water systems, utility coordination, grading, and soil erosion control. His experience also includes the preparation of design reports, plans and specifications, stormwater monitoring programs, sewer rehabilitation and watershed analysis.

JAY'S PROJECT PORTFOLIO INCLUDES:

- **Water Leaks:** Upon completion of a water main replacement project, a homeowner reported a wet area on his lawn, even after several days of dry weather. The area was excavated and it was determined that the reconnection of the existing 1" Type 'K' copper water service was improperly flared, which caused the line to leak. The water connection was repaired and the City bore the costs of the lost water.
- **Sewer Backups:** After a significant rain event a homeowner was faced with 18" of water in their basement. The homeowner contacted the City and filed suit for "trespass", claiming that the mainline sewer was undersized and not adequately maintained. Recent videotapes of the sewer in question were reviewed and calculations provided, which showed that the mainline sewer was adequately sized to handle a 10-year storm event and that the recent videotape of the mainline sewer showed no cracks, dips, or any sign of blockage.
- **Not-So-Good Vibrations:** A local street reconstruction project produced a claim that the vibrations from construction equipment and excavation activities produced cracks in the plaster of an adjacent home. Upon investigation it was determined that the cracks in the plaster ceiling, over the opening between the formal dining room and living room of the house, were in existence prior to the start date of the construction project.
- **Floodplain matters:** A township building official granted a building permit to the landowner that had his builder construct a house in a 100-year floodplain. The landowner received a stop-work order from the Michigan Department of Environmental Quality (MDEQ). He then contacted the township and his attorney to determine his options. Working with the landowner, his builder, the township and the MDEQ, a permit was approved for the construction of this single-family home.



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RESUMES OF INVESTIGATIVE ENGINEERS

RONALD J. BOENSCH, CFI, CFPE, CFI II-NFPA | FIRE INVESTIGATOR



Certifications

- Fire Investigator
- Fire Inspector II (NFPA)
- Fire Plans Examiner (NFPA)
- Electrician

Registrations

- Fire Inspector: MI
- Electrician: MI

Education

- Michigan State Police Fire Investigation School I & II
- NFPA Fire Inspector I, II & Fire Plans Examiner Certification Courses
- Completing Associates Degree in Fire Science at Delta College

Associations

- National Fire Protection Association (NFPA)
- International Code Council (ICC)
- Central Michigan Fire Inspector Society
- Bridgeport Township Firefighters Association—President

HIGHLIGHTS OF EXPERIENCE

Ronald J. Boensch has been serving in the fire service for 15 years. He spent the last five years as a full time Firefighter / Fire Inspector. As a Fire Inspector, he has gained a strong knowledge and understanding of the codes and standards relating to fire prevention and construction. Ron became a Fire Investigator in 2004 after completing the Michigan State Police Fire Investigation School I (Basic) & II (Advanced). During this time, Ron has been the lead Fire Investigator for his fire department. He has worked side by side with Michigan State Police Fire Investigation Unit and Private Fire Investigators since becoming a Fire Investigator. Ron is a frontline Firefighter and has a strong knowledge and years of experience in the inception, growth and suppression of a fire. Ron has been a Fire Service Instructor since 2003 for the MI-FFTC. He has instructed Firefighters in all areas of fire-fighting from fire behavior & building construction to fire cause determination. Ron is also a licensed electrician for the State of Michigan.

RON'S TRAINING AND CERTIFICATIONS:

- Fire Investigation I: Michigan State Police 48th Fire Investigation I School
- Fire Investigation II: Michigan State Police 26th Fire Investigation II School
- Certified Fire Investigator: National Board on Fire Service Professional Qualifications NFPA 1033 (Certificate # 195931)
- Juvenile Intervention Specialist I
- Fire Service Instructor
- Fire Inspector I NFPA
- Fire Inspector I ICC
- Fire Inspector II NFPA
- Fire Plans Examiner
- Licensed Electrician
- Fire Fighter I & II
- Fire Officer I, II & III
- Managing Company Tactical Operations: Preparing & Decision
- Strategy and Tactics Initial Company Operation
- Incident Command System
- National Incident Management System (NIMS): IS-100, IS-200, IS-300, IS-400, IS-700 & IS-800A
- Hazmat Advance Technician
- Hazmat Transportation Specialist
- Emergency Medical Technician



ABRIDGED RESUMES OF ADVISORS

LEWIS W. ERNEST, P.E., I-ENG-A® TECHNICAL ADVISOR

Lewis W. Ernest, PE, is a licensed civil engineer in six states and has over thirty (30) years of engineering and business management experience. During his career, Mr. Ernest has assumed various engineering and management positions which have provided a wide range of engineering experiences and challenges.

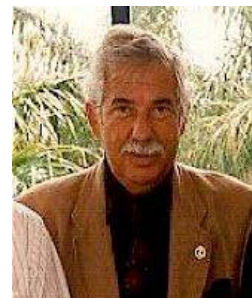
In the most recent years of his career, his engineering efforts have focused on the investigative/forensic arena where he has served as Vice President and Director of Operations for two consulting engineering firms. Mr. Ernest has used his Business Management (MBA) and engineering education as well as his involvement with I-ENG-A® in the development and management of three successful Investigative Engineering Business Units. Mr. Ernest and his business units have been involved with over 3000 multi-disciplined case assignments for the insurance industry, the legal community and the private sector.



PETER VALLAS SR., I-ENG-A® FIRE INVESTIGATION ADVISOR

PETER VALLAS, SR.: Mr. Peter Vallas, Sr., is President of Peter Vallas and Associates, Inc., an independent multi-discipline consulting engineering firm with offices in England, New Jersey, Pennsylvania, New York, and Florida.

The firm has its own testing laboratories, and specializes in investigative engineering worldwide. Mr. Vallas has been a guest speaker all over the United States as well as in Europe, Asia, the Bahamas, and the Caribbean. He is a licensed fire science teacher in the states of Florida and New Jersey, and is an adjunct professor at Broward Community College in Ft. Lauderdale, Florida.



ROBERT F. SEMMENS, P.E., I-ENG-A® ADVISOR

Mr. Robert F. Semmens, P.E., is a Structural and Civil Engineer specializing in forensic/investigative engineering since 1992. From 1978 to 1992, Mr. Semmens had a full service Consulting Structural Engineering office. His firm has completed well over 3000 investigations concerning property and auto claims.

He has a strong background in construction failure, specializing in prestressed concrete, pre-cast concrete, design build, and is adept at investigation and in performing as an expert witness. Mr. Semmens is currently registered in 8 coastal states and he also holds a Masters degree in Business Administration.



ELVIN AYCOCK, P.E., P.H., P.L.S., R.E.M., ACTAR, TRAFFIC ACCIDENT RECONSTRUCTION ADVISOR

Elvin Aycock is a Professional Engineer, Professional Hydrologist, Professional Land Surveyor, Registered Environmental Manager and ACTAR certified. He specializes in traffic accident reconstruction, hydroplaning accident cases, storm drainage flooding damage and land surveying claims. He has more than 30 years of experience as an investigative and forensic engineer.



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NATIONAL CLIENTS LIST

The Investigative Engineer's Association (I-ENG-A®) network has worked with most major insurance companies since its inception in 1991. Following is a list of many of the companies who have used our services. If you require further information, please email your request to info@ienga.net.

AAA	Continental	Hamilton Farmers' Mutual	Parkway Insurance
Acuity, Inc.	Continental Western Group	Hanover Insurance Company	Peerless Insurance
Adjusters International	Corporate Claims Management	Harbin Adjusters	Pekin Insurance
Aetna	Corrick, Peter & Associates	Harleysville Insurance Com- pany	Pilot Insurance
AIG Claims Services	Country Companies (CCI)	Hartford Ins. Group	Preferred Risk Mutual
Allied Group Insurance	Crawford & Company	Heritage	Prudential Insurance
Allstate Insurance Co.	Crawford & Company (Crum & Forster)	Home Insurance Co.	Prudential-LMI Commercial Insurance Co.
American Family Insurance	Cumberland Insurance Group	Hoosier Insurance	R. Ian Pepper Insurance Ad- justers, Inc.
American Fire and Indemnity	Custard Insurance	Hubanks & Kendall, Inc.	RBT Adjusters, Inc.
American Hardware Insurance	Economical Mutual Ins. Co.	INA Insurance Co.	Republic Insurance Group
American Indemnity Group	EMC Insurance Company	Indiana Farmers Mutual	Royal Insurance
American States Insurance Company	Employers Mutual Insurance	Indiana Insurance	Safeco
Amerisure	Encompass Insurance	Island Insurance Companies	Sams & Associates
Ameriprise	Erie Insurance Group	ITT Hartford	Sazant, Grenier & Assoc.
Amherst, Inc.	Evans & Dixon	Kemper Insurance	Scheppers O'Brien
Amica	Excelsior Exchange	Lashley & Bear	Scottsdale Ins. Co.
Amica Mutual Ins. Co.	Farm Bureau	Law Offices of Cozen & O'Conner	St. Paul Fire & Marine
Anthem Insurance Company	Farmer's Home Mutual	Leamon Adjusting Co.	St. Paul/Travelers Insurance
Appalachian Claims Service	Farmers Insurance Group	Lemars Mutual Insurance	State Farm
ARM	Farmers Mutual of Nebraska	Liberty Mutual	State Farm Ins. Co.
Armed Forces Insurance	Federated Mutual Insurance Co.	Lindsey Morden Claim Ser- vices, Inc.	Stivers & Powers
Associated Claims Service	Fidelity National Insurance	LMI	State National Insurance
Associates Insurance Adjusters	Fireman's Fund	Lyons, Brandt, Cook & Hiramatsu	Tessier & Associates/Halifax Ins.
Atlantic Mutual Insurance Co.	First Insurance Company of Hawaii	Markel Insurance Company of Canada	The Shelby Insurance Group
Auto Owners Insurance	Francis, LaBrash, Quibell, & Associates	Maryland Casualty	The Hartford
Bankers & Shippers	Frontier Adjusters of Hawaii	Maryland Insurance Group	TIG Insurance Group
Bierman-Condroy	GAB Business Services, Inc.	Meredith Adjusting Service	TransAmerica (Now TIG)
Bi-State Claims	GAB Robins	Mid-Continent Casualty	Travelers Insurance Co.
Billings Adjusting Service	Gallagher Bassett	Miller's Mutual Ins. Co.	Travelers Property Casualty
Boat US	Garden City Claim Service	Morse, David & Associates	Travelers
Buttner Associates	Gay & Taylor	Motorists Insurance Co.	UCIG
Cal Farm	General Accident	Motorists Mutual Insurance	U.S.F. & G.
Cannon Cochran Mgmt. Svcs, Inc.	Germantown Mutual	MPI	Underwriters Adjustment Bureau
Canyon State Insurance	Global Claims Service	MSI Insurance	United Fire Group
Central Texas	Gore Insurance	National Interstate	USAA
CNAA Property Claims Divi- sion	Goward, Inc.	Nationwide Insurance Co.	Utah Home Fire Insurance
CGU	Grange Mutual Casualty	Nixon & Company	Wausau Ins.
Chrysler Insurance	Grange Insurance Associates	Nodak Mutual Insurance Co.	West Bend Mutual
Chubb Group	Great American Insurance	Northbrook Insurance	Western National Assurance
Church Mutual Insurance	Great Oaks Insurance Co.	Nova Casualty Company	Westfield Companies
Cincinnati Insurance Co.	Guardian Insurance	Ohio Casualty Group	Zurich North American
CNA Insurance	Guide One Insurance	ORION NATIONAL	ZC Sterling Insurance
Columbia Insurance Company	Halifax Insurance	Pacific Insurance Company	
Commercial Insurance			
Commercial Union Ins.			



I-ENG-A® of Saginaw, Michigan

1475 S. Washington Ave., Saginaw, MI 48601

Phone: (989) 752-3261

Fax: (989) 752-5002

Toll Free: (800) 752-5170 Emergency: (989) 573-0289

ISO 9001 CERTIFICATION

“Dedication to quality and excellence is more than good business, it is a way of life, giving something back to society and offering your best to others.”

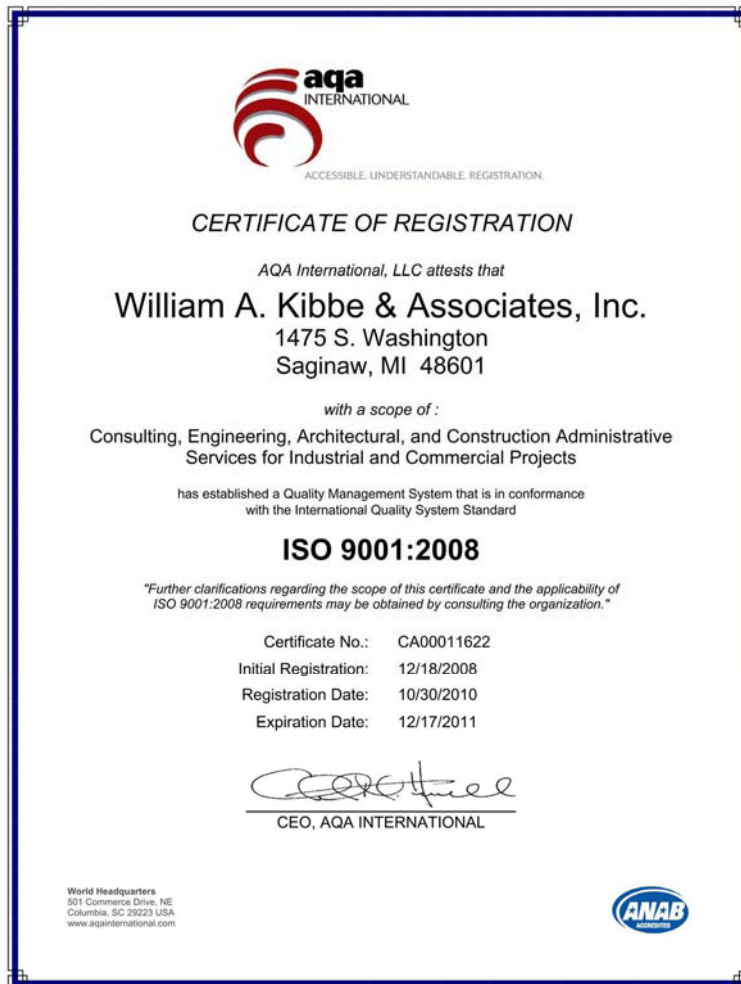
- William A. Kibbe

Our business philosophy is drawn directly from William Kibbe's personal philosophy - that the worst you can do is to offer less than your best.

We have expressed this in the form of a Quality Policy that is the framework of our dedication to the quality of our engineering and architecture services. We also have the most visible stamp of approval on our management and quality control systems: We were one of Michigan's first engineering and architecture firms to receive ISO 9001 registration.

William A. Kibbe & Associates' quality goals and objectives are to:

- **Win the respect of our clients and employees through establishment and continuous improvement of our ISO based quality system.**
- **Always encourage and empower our employees to utilize the resources necessary to meet WAK's quality objectives.**
- **Know and understand our client's needs and expectations in order to meet them.**



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ORDER FORM

There are several methods to order a claim investigation;

1. Complete this form and email to: saginaw@ienga.net
2. Complete this form, print and fax it to (989) 752-5002
3. Call (989) 752-3261 and place a verbal order
4. Go to www.ienga.org website, click on locations, click Michigan on the map, scroll down to I-ENG-A® of SAGINAW, MI and click Submit Assignment.

Name: _____ Title: _____
Company Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Email: _____ Telephone: _____ Fax: _____
Claim No _____ Date of Loss: _____

Your Client _____
Adverse Party: _____
Location of Occurrence: _____
City: _____ State: _____ Zip Code: _____

Additional Instructions: _____

_____ Traffic Accident Reconstruction	_____ Property and Structural
_____ Construction Defect	_____ Mechanical and Electrical
_____ Personal Injury	_____ Fire and Arson Investigation
_____ Product Liability	_____ Cause and Origin

Other (Please Describe): _____

Completion Target Date: _____ Priority Level: Low Med High

INVOICING INFORMATION:

Invoice To: _____
Company: _____
Address: _____
City: _____ State: _____ Zip Code: _____ - _____



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RATE SHEET

INVESTIGATION AND REPORT

SERVICE	Hourly Rate
Investigative Engineer	\$150.00
Depositions	\$300.00
Expert Witness/Trial Testimony	\$500.00
Picture Submitted with Report (each)	\$ 5.00

Hourly services require 4 hour minimum

EVIDENCE PICKUP

SERVICE	Flat Rate
Large Evidence Pickup	\$200.00
Small Evidence Pickup	\$100.00
Sample Retrieval	\$ 50.00

EVIDENCE STORAGE

SERVICE	Monthly Rate
Large Evidence Storage	\$ 75.00
Small Evidence Storage	\$ 50.00
Sample Storage	\$ 25.00

Large Evidence includes: large appliances, a/c units, hot water heaters, computers, TVs, tires, etc.

Small Evidence includes: countertop appliances, plumbing fixtures, electrical, etc.

Samples to be held in jars or storage bags

- Lab Testing and Chemical Analysis available, prices dependent on requirement.
- Prices and services quoted but not limited to above.
- Special cases will be quoted as required.



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RATE SHEET

Travel Zone Charges

≤ 30 MI One-Way.....	NO CHARGE
▶ > 30-50 MI One-Way.....	\$25
▶ > 50-100 MI One-Way.....	\$50
▶ > 100-170 MI One-Way.....	\$100
▶ > 170 MI One-Way.....	\$0.60/MI

FORENSIC LABORATORY ANALYSIS/TESTING ESTIMATES:

Products:	Costs:
Appliances (Sm/Lg)	\$450/\$525
Plumbing Fixtures/Piping	\$450
Plastic & Rubber Material	\$450
Electric Controls	\$475
Electrical Wiring	\$450
Oil Burners	\$525

Metallurgical Testing \$600 - \$900

Chemical Analysis:	Costs:
Water Sampling	\$435/Sample
Soot Sampling	\$435/Sample
Gas Chromatography	\$350/Sample
Gas Chromatography w/ Mass Spectrometry	\$400/Sample
Forensic X-Raying	\$400 includes 2 prints

- Special Cases will be quoted
- Cost does not include report preparation, clerical, tax and shipping.

Must use Courier with Tracking Support for Chain of Custody as per ASTM Standards for evidence.



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