

# MATTHEW S. TENNENBAUM, SPPA, CPPA

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## PROFESSIONAL PROFILE

### CREDENTIALS

- ◆ Active Public Adjuster Licenses and Bonds held in 5 states: NJ, NY, PA, DE, VA
  - New Jersey Department of Banking & Insurance, NJ Public Adjuster License 1013860
  - Pennsylvania Insurance Department, PA Public Adjuster License 646708
  - New York Department of Financial Services, NY Public Adjuster License PA-1002158
  - State of Delaware Department of Insurance, DE Public Adjuster License 1028988
  - Commonwealth of Virginia Bureau of Insurance, VA Public Adjuster License 1021010
- ◆ Inactive Adjuster Licenses: DC, NC, SC, GA, FL
- ◆ Inactive Property and Casualty Insurance Producer licenses: NJ, PA, TX, LA
- ◆ Notary Public, State of New Jersey, Commission #50185934

### WORK EXPERIENCE

**Trafalgar Professional Administrators, Inc. dba Just Claims**, Cherry Hill, NJ 2002 to Present  
*Founder and President, Licensed Public Adjuster*

- ◆ 2002 Founded Third Party Administration (TPA) Service company providing commercial property claims administration services to Lloyds of London Syndicates and casualty claims services to Self Insured Retention Clients. Administered and/or adjusted 500 plus insurance claims valued in the tens of millions of dollars in settlements.
- ◆ 2005 Launched Public Adjusting service division providing claims representation and insurance appraisal services to commercial business, property owners and residential policyholders for real property damage, personal property damage, theft and business income claims.
- ◆ Representation of hundreds of Homeowners, Business Owners, Property Management Companies, Attorneys, Restaurants, Industrial, Retail Stores, Religious Institutions, Salons and Spas, Mortgage Companies, Fitness Facilities and High Net Worth Individuals.
- ◆ Provided Catastrophe adjusting services for Hurricane Wilma (2005), Hurricane Sandy (2012), Hurricane IDA (2021)
- ◆ Provide subcontracted independent adjusting services for property damage claims to Affiliated FM Insurance, Chubb, Zurich Insurance and Professional Warranty Service.
- ◆ Advanced usage of Xactimate Property Claims Estimating Software, Matterport 3D Digital Twin Scanning Software and Hardware, SAAS and Cloud Based Systems.
- ◆ Experienced Management of hundreds of Fire, Water and Mold Remediation Property Damage Projects and Rebuild Projects.

**Esqwire.com P.C.**, Cherry Hill, NJ 2011 to Present  
*Director of Operations and Finance*

- Intellectual Property Law Firm
- High Value Domain Name Acquisitions, Sales and Disputes
- Over \$100 million in transactions during tenure

**MD Health Solutions, Inc. dba MD.com**, Cherry Hill, NJ 2016 to 2020  
*COO/Co-founder*

- ◆ Physician Directory and Telemedicine Solutions Provider.
- ◆ Sold Company

**Powered By Doctors Inc. dba MD.com**, Cherry Hill, NJ 2013 to 2018  
*COO/General Manager*

- ◆ Physician Directory

**Killerbrands Media LLC, fna Marketing.com** Cherry Hill, NJ  
*COO*

2011 to Present

- ◆ Intellectual Property Management and Development Services to premium domain name portfolio holders
- ◆ Outsourced Business Operations Solutions for Law Firms and Business Owners.
- ◆ Real Estate Acquisition, Sale, Refinancing, Development and Environmental Remediation (10 Properties)
- ◆ Startup Company Creation and Admin Services for 10+ closely held entities

**Inland Marine Adjusters, Ltd.**, Haddon Heights, NJ  
*Chief Operating Officer and VP Administration, Independent Adjuster*

2002 to 2005

- ◆ Operational oversight of adjusting and administrative staff including supervision in the adjustment of 1,000 plus commercial and residential insurance claims and home warranty claims to conclusion totaling in the tens of millions in settlements.
- ◆ Provided Insurance Adjusting services on behalf of the following companies: Atlantic Mutual, Fireman's Fund, Chubb Insurance, FM Global, Sumitomo Insurance, Liberty International, Zurich Insurance, Lexington Insurance, Legion Insurance, Steadfast Insurance, AIG, Professional Warranty Company, NXS Excess and Surplus Lines, Lloyds of London, Embassy Insurance Group, White International, Cunningham Lindsey, Clarendon and North American Risk Services, Arran Claims and Ward Services.
- ◆ Property Claims, Equipment Failure claims, Boiler and Machinery Claims, Business Income Claims, Dram Shop, Casualty Claims, Slip and Fall, Subrogation Claims.
- ◆ Experienced in handling large and complex losses including a reinsurance claim on behalf of Zurich Insurance for the City of Chicago's 911 Call Center and Backup System Failure valued at over \$3,000,000.00.
- ◆ Provided Catastrophe adjusting services for Hurricane's Frances and Gaston (2004)
- ◆ Led IT initiative including Network implementation, OS systems conversion, web site launch and development of web enabled CRM/Claims Management systems and software upgrades.
- ◆ Development of Marketing campaign and materials
- ◆ Field Adjustment of Property Damage, Equipment Breakdown, Boiler and Machinery and Casualty Claims.

**EMI Music**, Woodland Hills, CA  
*Regional Director, Washington, D.C. Branch - 1998 to 2002*

1991 to 2002

- ◆ P&L responsibility for 1 of 7 regional field sales offices for major recorded music company with worldwide revenues in the billions of dollars. Consistently exceeded annual sales targets by 5-10% delivering in excess of \$30M in annual sales while coming in under \$1M annual operating budget.
- ◆ Management of Regional office and sales/marketing staff consisting of 32 staff members responsible for the servicing of 100 plus direct sales accounts and marketing support to over 3000 regional customer retail locations including Wal-Mart, K-Mart, Best Buy, Borders, Circuit City, Musicland, Tower, Transworld, Barnes and Noble, regional chains and independent retailers.
- ◆ Selected to turnaround and lead stalled North American Datamart/Data Warehouse project with a 3 year \$4M budget. Built cross departmental teams of over 50 voluntary staff members and IT Business Intelligence group to develop, program, beta test and launch intranet sales tools to 300 plus users across multiple North American subsidiary companies. Prepared and conducted monthly status presentations to executive steering committee. Prepared and delivered corporate and field office training guides, videos and seminars. Prepared 3 year development and enhancements plan to expand system capabilities and launch to additional subsidiaries and other territories.
- ◆ Selected to provide inter company consulting for redesign of customer sales reporting and industry sales/airplay tracking systems, field sales mobile communications and inventory system projects.
- ◆ Managed consolidation of 3 regional offices during North American restructuring 2000.
- ◆ Implementation of CRM database, regional marketing partner databases, implementation of management action planning and team goal and control initiatives resulting in increased sales revenues, enhanced customer and partner relations and professional staff development.
- ◆ Conducted 5000 sqft office lease re-negotiations, office and workflow redesign resulting in \$125,000 in operational savings and staff production efficiencies.
- ◆ Development of sales/marketing training manuals, advertising rate guides, innovative managements reports, regional office "Book of Knowledge" customer profiles, SWOT analysis and customer directed communications including newsletters and tip sheets, concert ticket procedures, Point of Purchase Display Procedures, Artist Appearance Project Planners

- ◆ Conducted competitive sales and organizational structure analysis to aid in corporate restructuring contributing to significant reduction in operational costs.
- ◆ Selected to participate in organizational change committees including Compensation and Benefits, Sales Programs, Advertising Systems, Mktg/Merchandising, production demand forecasting, and new media initiatives.
- ◆ Offered VP Commercial Services position in 2000 and VP Sales position in 2002 corporate restructuring
- ◆ One of only 4 North American division employees to be awarded stock options by Board of Directors in 2001.

*Major and National Accounts Manager, Richmond, VA – 1994 to 1998*

- ◆ Selected for key position to manage 3 of 11 accounts with newly formed National Accounts division responsible for over 70% of North Americas \$900M in revenues.
- ◆ Proactive development and management of national sales, marketing and advertising campaigns at the corporate level for clients including Circuit City, US Navy, CD Now and The Wall Music.
- ◆ Increased net sales from \$15M to over \$40M within 4 year time frame.
- ◆ Consistently exceeded sales goals through the development and execution of creative and innovative national marketing campaigns and inventive sales strategies leveraging available ad budgets.
- ◆ Developed exciting and informative presentations for customer conventions and trade shows while being voted best of show 3 out of 4 years versus competitors.
- ◆ Procured, leveraged and administered advertising funds and budgets in excess \$2M per year to drive sales and support monthly campaigns while delivering lower average co-op % ratios versus peers.
- ◆ Established outstanding reputation and built strong intercompany company and account relations.
- ◆ Selected by President and EVP Sales to consult on company wide projects including operational process improvements and design and implementation of company intranet.

*Sales Representative and Single Sales Specialist, Philadelphia, PA and Washington, DC – 1991 to 1993*

- ◆ Promoted three times within 2 years to manage larger volume sales territories in excess of \$1M while consistently increasing revenues in each territory by 15-20%.
- ◆ Developed and executed marketing campaigns with 70 plus regional retail and wholesale accounts.
- ◆ Directed trade presentations, radio remotes, club promotions, customer conventions, and public/private artist appearances.
- ◆ Volunteered to assist in development of CRM telemarketing system.

**Motorcycle Online**, Marina del Ray, CA

1995 to 1996

*Marketing Consultant*

- ◆ Consultant for the development .com advertising revenue campaigns for one of the first commercially successful .coms and Harley Davidson's and Buell's onboarding to the world wide web
- ◆ Conducted market analysis to advance the strategy for the world's first web based digital motorcycle magazine.
- ◆ Secured long-term advertising and web site development contracts with 3 major aftermarket parts suppliers.
- ◆ Developed an extensive CRM database, media kit, advertising and hosting rate program.

**EDUCATION AND TRAINING**

- ◆ West Virginia University, Bachelor of Science in Business Administration, Major in Marketing; Dean's List; Marketing Club, American Marketing Association, 1987 – 1991
- ◆ **SPPA Designation – Senior Professional Public Adjusting, American Institute for Chartered Property Casualty Underwriters**
- ◆ **CPPA Designation – Certificate in Professional Public Adjusting, American Institute for Chartered Property Casualty Underwriters**
- ◆ PTC1 Certificate - Property Technical Certificate for water losses, American Institute for Chartered Property Casualty Underwriters
- ◆ AIC 31 Property Claims Practices Course, American Institute for Chartered Property Casualty Underwriters
- ◆ SPPA 30 Claim Principles & Practices for Public Adjusters Course, American Institute for Chartered Property Casualty Underwriters

- ◆ AINS 21 Property and Liability Insurance Principles Course, American Institute for Chartered Property Casualty Underwriters
- ◆ CE – Homeowners 2011 Policy: Understanding the Coverages
- ◆ CE – Claim Adjusting: The Top 15 Rules
- ◆ CE – Ethical Decision Making in Risk and Insurance
- ◆ CE – Certificate in Adjuster Conduct Law
- ◆ CE – Certificate in Commercial Property Insurance
- ◆ CE – Certificates in Toxic Mold and Homeowners Insurance
- ◆ CE – Certificates in Homeowners Insurance Coverage
- ◆ CE – Certificates in e-coverage
- ◆ CE – Ethical Consideration for the Adjuster
- ◆ CE – Flood Insurance
- ◆ CE – Basic Ethics for the Insurance Professional
- ◆ CE – Property and Casualty Basics
- ◆ CE – Renters and Condominium Insurance
- ◆ CE – eCoverage
- ◆ CE – Ethics Review Courses
- ◆ CE – Property Review for Adjusters
- ◆ Course Book Commercial Property Coverage Guide The National Underwriter Company
- ◆ Course Book Business Owners Policy Coverage Guide The National Underwriter Company
- ◆ Course Book Commercial Homeowners Coverage Guide The National Underwriter Company
- ◆ Course Book Business Interruption Coverage, Claims & Recovery The National Underwriter Company
- ◆ Course Book Insurance Institute of America – AIC Property Loss Adjusting I and II
- ◆ Course Book Insurance Institute of America – Inland Marine Insurance
- ◆ Course Book Insurance Institute of America – Ocean Marine Insurance
- ◆ Course Book National Association of Public Adjusters SPPA (Senior Professional Public Adjuster) designation course books
- ◆ EPA – Mold Web Course
- ◆ Self-Education Reference Works: Building Codes Illustrated, Scientific Protocol for Fire Investigation, Exterior Cladding Damage Assessment, From Good Hands to Boxing Gloves, Delay Deny Defend, When Words Collide, How Insurance Works, Visual Handbook of Building and Remodeling, IICRC S500 Standard and Reference Guide for Professional Water Damage Restoration, IICRC S520 Standard and Reference Guide for Professional Mold Remediation, Insurance Claims a Comprehensive Guide; Freight Claims, Code Check Plumbing Mechanical Electrical General, Insurance Law and Regulation
- ◆ The Law and Procedure of Insurance Appraisal by Jonathan J. Wilkofsky, Esq.

#### PROFESSIONAL AFFILIATIONS

- ◆ Past Member Association of Online Appraisers
- ◆ Past Member American Association of Public Insurance Adjusters

#### PERSONAL

- ◆ Founding Board Member of The Lauren Rose Albert Foundation (2002 to present)
- ◆ Past Member of South Jersey Oenological Society (SJOS)

#### OTHER PROFESSIONAL ACTIVITIES

##### Qualified by

- ◆ Professional Court Certification United States Bankruptcy Court District of New Jersey Charles Kenney vs. First Trenton Indemnity Company (Structural Failure)

##### Expert Witness (for Plaintiff)

- ◆ Charles Kenney vs. First Trenton Indemnity Company (Structural Failure)
- ◆ Estate of Mary Lynch vs. MetLife Auto and Home (Windstorm)
- ◆ Anthony Njoku vs. Farmers Insurance (Building Collapse)

- ◆ Carol Nagorka vs. Pennsylvania Lumbermans (Personal Property Flood)
- ◆ ARC Marlton dba Francos vs. Anderson Jackson Metts Insurance Agency/Imperium Insurance (Fire)
- ◆ Felicia Onu vs. Homesite Insurance (Faulty Construction)
- ◆ Teresita Walters vs. American Securities Insurance Company (Fire)
- ◆ Jong Lee vs. State Farm (Frozen Pipe)
- ◆ Honorable John Jordan vs. South Jersey Gas Company, Kline Construction and Utiliquest (Explosion)
- ◆ Mustafa Doguili vs. PSE&G (Explosion)
- ◆ Sofiya Avergun vs. Speed Sound & Mufflers (Fire)
- ◆ Dr. Stephne Coney and Secilly Coney, Esq. vs. Shanae Green and Anwar Green (Landlord-Tenant Dispute Water Damage)
- ◆ Washington Street Partners II vs. Amguard Insurance Company ((Berkshire Hathaway Guard) (Faulty Fire Sprinkler)
- ◆ Caleb Linville vs. Certain Underwriters at Lloyd's London (Builders Risk – Frozen Pipe)
- ◆ Gloria Halsey vs. Morgan Stump Et, Al Travelers Insurance (Sewage Backup)

#### **Expert Witness (for Defendant)**

- ◆ 700 Boardwalk, LLC v. Maria Duva; Tata, Inc.; Angelos's II; and Bob's Lemonade

#### **Depositions**

- ◆ ARC Marlton dba Francos vs. Anderson Jackson Metts Insurance Agency/Imperium Insurance (2015 Fire)
- ◆ Azim and Naheed Khan vs. State Farm Insurance (2014 Hurricane)
- ◆ Frances and James Ticcino vs. Allstate (2013 Storm Damage)

#### **Insurance Appraisal Panels**

- ◆ Insurance Appraisal Umpire: Shirley Patterson vs. Armed Forces Insurance Exchange Insurance (Hail Damage)
- ◆ Insurance Appraisal Umpire: Joan Allen vs. Selective Insurance (Water Damage)
- ◆ Insurance Appraisal Umpire: Robert Thacker vs. Allstate Insurance (Hail Damage)
- ◆ Insurance Appraiser for the Insured: First Baptiste Church vs. Franklin Mutual (Tree Strike)
- ◆ Insurance Appraiser for the Insured: Salem Liquors vs. Selective Insurance (Vehicle Strike)
- ◆ Insurance Appraiser for the Insured: Khan vs. State Farm (Hurricane)
- ◆ Insurance Appraiser for the Insured: Edward Maguire vs. The Hartford (Storm Damage)

#### **Commercial Claims Representative Cases**

- ◆ 1<sup>st</sup> Class Auto Center (Hurricane)
- ◆ Alphagraphics (Fire)
- ◆ All Marble Granite and Tile Imports Inc (Theft)
- ◆ Amar Enterprises (Vehicle Strike)
- ◆ Americas Best Cleaners (Boiler Failure)
- ◆ ARC Marlton dba Francos (Fire)
- ◆ Bar Management Group – Third Party Claims Administration for 35+ Bars (Personal Injury)
- ◆ Braddocks Tavern (Water Damage)
- ◆ Breadcrumbs dba Angelos Pizza (Fire)
- ◆ BB&T Bank (Hazard Insurance)
- ◆ Canals Discount Liquor Mart (Storm)
- ◆ Canepini Inc dba Sonnys Steaks (Fire)
- ◆ Cavalier Cleaners (Boiler Failure)
- ◆ Clique Salon and Spa (Fire)
- ◆ Delray Tennis club (Hurricane)
- ◆ Deepark Condo Association (Storm Damage)
- ◆ Dry Clean Factory (Boiler Failure)
- ◆ Dellwood Country Club (Storm)
- ◆ DSW Main dba Braddocks Tavern (Water Damage)
- ◆ East Park Pharmacy (Fire)

- ◆ Flooring Associates Burlington Carpet (Storm Damage)
- ◆ Giuliano Properties and Sebasti (Fire)
- ◆ Girja Inc (Vehicle Strike)
- ◆ Hillside Hotel (Storm)
- ◆ Law offices of Eric Shore (Fire)
- ◆ L&S Chocolates (Water Damage)
- ◆ Lennox Hill Hospital (Water Damage)
- ◆ Little Doms Restaurant (Fire)
- ◆ National Future Mortgage (Theft and Vandalism)
- ◆ Ott's Restaurants (Fire and Collapse)
- ◆ Outa the Way Realty (Vandalism)
- ◆ Payroll Service Solutions (Fire)
- ◆ Pizzicato Restaurant (Fire)
- ◆ Red Hat Bistro
- ◆ Retirement Residence Community (Water Damage)
- ◆ Ristorante Mediterraneo (Fire)
- ◆ Sea Breeze Hotel (Storm Damage)
- ◆ Sleepys (Animal)
- ◆ Spa San Marco (Water Damage)
- ◆ Spectrum Marketing (Water Damage)
- ◆ Subway (Equipment Breakdown)
- ◆ Tata Inc dba Angelos II and Bobs Lemonade (Storm Damage)
- ◆ Tidelands Caribbean Hotel (Storm Damage)
- ◆ TKL Realty (Fire)
- ◆ Tracks at Penn Station (Equipment Breakdown)
- ◆ Trader Joes (Equipment Breakdown)
- ◆ Triple T Cutting Tools (Hail)
- ◆ Van Dyke Restaurant
- ◆ Washington Street Partners (Water damage)
- ◆ Weinstein Associates (Water damage)
- ◆ City of Chicago (Reinsurance Equipment Breakdown Claim \$5M+)

#### **Multi Family Housing Claims Representative Cases**

- ◆ Scott Plaza Fort Dix Air Force Base (Fire) Builders Risk Military Housing
- ◆ Edgewater Park Apartments (Fire)
- ◆ Appleby Apartments (Fire)
- ◆ Village Apartments (Fire)
- ◆ Fairways Apartments (Fire)

#### **Homeowner Claims Representative Cases**

- ◆ Multiple Perils 23+ years – 1000+ claims including the perils of: Collapse, Explosion, Fire, Flood, Frozen Pipe, Hail, Hurricane, Ice Damming, Lightning, Mold, Pipe Break, Sewage, Smoke, Snow, Storm, Sump Pump, Theft, Toilet Overflow, Tree, Vandalism, Water, Wind

#### **Home Warranty Claims and Arbitration Awards**

- ◆ Professional Warranty Services (Steadfast/Zurich) 25+ claims

#### **Reinsurance Claim**

- ◆ City of Chicago (Zurich Insurance) 911 system failure \$3M