

## Tonya R. Scheuerman | Forensic Consultant

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### Professional Summary:

Ms. Scheuerman first began working on engineering projects 14 years ago as a student working through school and has over 10 years of combined experience with both cooperative educational and professional engineering experience. She holds an undergraduate degree in electrical engineering and with that she focuses on equipment and cost consulting currently for EFI Global as a Forensic Consultant.

Most recently, Ms. Scheuerman has specialized in providing post-loss technical solutions to carriers, IAs, attorneys and/or insureds. She can provide the following services for any electrical/mechanical equipment or building systems. Her expertise can be valuable at any time during the claims process even after a cause of loss has already been identified.

- Investigate cause of loss and/or determine scope and extent of damage
- Provide recovery options (repair, replacement or restoration)
- Complete a contamination (soot, water, etc.) analysis and assist with restoration process
- Provide repair costs, replacement cash value, actual cash value, salvage value
- Capture claim exposure to help set claim reserves
- Mitigation plans to reduce claim time, expense and business interruption to what is fair and reasonable
- Work with insured selected vendors to negotiate what is truly necessary to get back to a pre-loss condition before the insured may settle
- Review and validate claimed invoices for work that has already been completed by separating out excessive mark ups, pre-existing conditions, profiting off a loss, code upgrades and non-loss related work

These assessments can be completed as desk reviews or site inspections in residential or commercial markets.

**Examples of equipment and building systems:** phone systems, HVAC, fire alarm panels, security, medical, dental or veterinary, elevators, transformers, CNC, manufacturing, motors, severs, computers, printing presses, residential, smart homes, lighting controls, farming, traffic lights, dry cleaning, power distribution, generators, etc.

**Examples of perils to those systems:** lightning or other weather-related events, power surge, fire or explosion, soot, water, floating neutral, any contamination, drop, power loss, vandalism, operator error, power sag, impact from vehicle, collapse, single phasing, etc.

She also specializes in utility damage claims analysis by reviewing invoices sent to contractors or insurance companies for damage to telecommunication utilities, assisting with liability review, if the claim should be denied, or settled for the full amount or a lesser more reasonable amount.

### Project Experience:

#### **51-story high rise condominium complex, Miami, FL**

Elevator water loss

Investigated damages to two elevator cars / shafts and reviewed emergency repair invoice as well as the \$500,000 repair proposal. Worked with vendor to remove repairs that were not necessary at the time and cut the proposal in half.

#### **Data Center, Livonia, MI**

Transformer failure due to lightning

Recommended several hundred thousand dollars less of claim expense because the insured wanted to be reimbursed for a rental generator and fuel for several months instead of a rental transformer which was more reliable and reasonable.

#### **Golf Course, Ypsilanti, MI**

Power equipment damage due to impact from front loader

Retained by an attorney to review documents from repair of power distribution equipment to determine what was fair and reasonable four years after the incident. Over \$60,000 worth of material and labor that were not related to the incident was recommended to be removed from the claimed total.

#### **Fiber line repair, Ohio**

A truck snagged an aerial fiber line

Retained by an adjuster to review a 3<sup>rd</sup> party damage claim to fiber optic lines. A total of \$77,551.28 was presented in a demand. It was determined the repair was above and beyond getting back to a pre loss condition, therefore a recommended settlement of \$25,652.00 was presented for settling with the utility.

### Professional Experience:

Envista Forensics, Technical Consultant, 2016-2019

Ms. Scheuerman held various cooperative and full-time positions between 2006 and 2016 while pursuing her education and before joining the risk management / insurance industry. She previously worked in automotive, military, defense and consumer electronic industries where she learned and fine-tuned skills such as troubleshooting, testing and validation that make her a well-rounded consultant.

### Education:

Bachelor of Science, Electrical Engineering, Kettering University, Flint, Michigan

### Publications and Presentations:

Edmunds, Tonya. "Determining the optimal use of the SureTest® Circuit Analyzer in Forensic Engineering". Undergraduate Thesis Project