



## Client Testimonials

*"I've worked with Richard Rice on two cases. In both, his ability to quickly and adeptly master the case's key engineering issues was superb. In a recent large case, we turned to Richard when we encountered some engineering issues very late in the litigation. With Richard's help, we were able to present our case so effectively that we secured a record-breaking \$10 million verdict for our client. I highly recommend Richard for any significant case with an engineering component."*

Robb Howell - Attorney  
Howell Law Firm  
[robert.howell@southgalaw.com](mailto:robert.howell@southgalaw.com)

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*"Mr. Rice is my go-to for forensic engineering matters. He is hard-working, knowledgeable, and, most importantly, a trustworthy professional. I had the occasion to work with him on several matters. Mr. Rice truly understood the nuances of the cases, and I appreciate him being so well informed about the current trends with forensics. I strongly recommend him and look forward to working with him again."*

Kevin Patrick – Attorney  
Kevin Patrick Law  
Atlanta, GA  
[kevin@patricktriallaw.com](mailto:kevin@patricktriallaw.com)

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*"I have known and worked with Richard Rice for almost 17 years. Whether working as a consultant or an identified expert, I have always found his work to be detailed and thorough. Richard's work has been essential in assisting me in preparing for the discovery phase of litigation and through trial."*

Rodney F. Barganier – Attorney  
BARGANIER LAW GROUP, LLC  
Birmingham, AL  
[rfb@barganierlaw.net](mailto:rfb@barganierlaw.net)

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*"Richard Rice and I have been colleagues for well over twenty years; and, we have worked closely on several projects. He is disciplined in his application of engineering, and creative in his approach to problem solving. Attorneys and adjustors like that he presents defensible and understandable solutions. I like his work and the feedback from our shared clients."*

Drew Peake, PE, DEE, CIH, CSP  
Captain, US Navy (Ret)  
Peake Engineering, Inc.  
Marietta, GA  
[1@drewpeake.com](mailto:1@drewpeake.com)

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*"I have been acquainted with Richard Rice for quite a few years. We have worked on fires, water losses and in particular a loss in which the claimant stated one of the building materials could not be obtained and the interior contents would need to be moved along the area of damage, which we engaged Mutual Engineering to assess. Not only was the building material located but also the interior contents stayed in place saving the carrier unneeded expense. He is always accessible and I can count on his opinion. "*

Bruce Dunlap  
Owner CCAdjusting  
Independent Adjuster  
[buildsup66@gmail.com](mailto:buildsup66@gmail.com)

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*"I have had the pleasure of working with Richard over many years. I have found him to be conscientious and a stickler for details, going beyond what is expected in researching the information he needs to come to his conclusions. He communicates his findings clearly and effectively, which is invaluable when presenting information in front of a jury."*

Gwendy Schulte, SCLA, AIC, Property Claim Examiner  
OneBeacon Insurance Group  
[GSchulte@OneBeacon.com](mailto:GSchulte@OneBeacon.com)

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*"I had the benefit of Richard's expertise on a recent construction negligence case I tried with Carl Salvato in Chicago. Richard brought a creative perspective to the liability analysis. He also made himself available on short notice even though I recognized he had other claims on his time. These, and other, contributions Richard made to the case work-up make it highly likely that I will turn to Richard for his insight on the next construction case I take on."*

John C. Coyne - Attorney  
Law Offices of John C. Coyne  
Chicago, IL  
jcc1704@gmail.com

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*"Mr. Rice has done excellent work as a forensic consultant on construction claims for my law firm. He is very knowledgeable about all aspects of construction, and he is able to articulate engineering concepts in a way that is easy for non-technical people to understand. He also has excellent skill as a writer and produces compelling, well-reasoned reports. I strongly recommend Richard to colleagues and look forward to working with him again."*

Edward C. (Mickey) Bresee, Jr. - Attorney  
Managing Partner  
Mozley, Finlayson & Loggins LLP  
MBresee@mfllaw.com

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To Whom It May Concern,

In the twelve years I have been in the insurance industry, I have been exposed to events and losses I would have in my wildest dreams never have of envisioned happening. Due to the length of time I have had in the industry, and an attitude that inspires me to always be on the cutting edge of the newest science, policy changes, and certifications available. I have obtained both the commercial and residential HAAG roofing certifications, Nationwide commercial certifications, attended and graduated both the advanced residential and commercial estimatics courses at Vale National, and over 20 individual carrier certifications. I have handled claims as simple as hail losses on one story, 4/12, cracker box houses, all the way to dam breaches for the state of Georgia and large complex commercial losses that have totaled over \$10,000,000.00 in damages. I have had the opportunity to work with many different engineering firms such as PT&C, Donan, & LRS. Out of all the different individuals in the insurance industry I have had the opportunity to work with and developed relationships with, there is none I value or trust more than Richard Rice and Mutual Engineering. Mr. Rice has many times over assisted me in complex losses and due to his unmatched knowledge, connections, and resourcefulness has been able to in each and every occasion not only been able to definitively determine the cause and origin of the loss, but the extent of the loss (including the structural components of the loss that are usually missed until exposed and supplemented by the contractor.), and assist in finding materials of like kind and quality for discontinued items that have been able to not only save the carrier in many cases thousands of dollars, but has eased and lessened the stress level of the insured by reducing the scope of work from at times a full gutting and totaling of the loss, to simply repairing one elevation of the loss.

To say that I am a loyal client of Mr. Rice would be an understatement. My faith in his abilities not only to assess the loss, but to interact with the insured, document the loss, and keep constant communication with the insured, adjuster, adjusting firm, and carrier alike have allowed me to demand the carrier use him above "preferred" firms that the carrier usually defaults to using. In my most recent loss with Mr. Rice, we had a very large multi acre, nationally known, food vendor experience a breach of a 10" water main that was located 30'+ above the ground and effected not only the structure, but the electrical components for the cool storage area that measured 300' X 175' and was required to stay at 28 degrees at all times to keep the items stored in the area from being lost. This loss incurred damage to almost every portion of the electrical systems, battery powered fork lifts and their charging stations, and dozens of discontinued fluorescent light fixtures. It was also found in the mitigation process that *Stachybotrys chartarum* (also known by its synonym *Stachybotrys atra*) or "black mold" was discovered in all common walls with the cold storage area. Due to the fact that this facilities main purpose was food processing and distribution, the discovery of this mold immediately put us under the scrutiny of the USDA and FDA. When I scoped the loss and determined the extent of the damages, combined with the newly found mold, I knew I would need the assistance of someone who could not only provide structural engineering and electrical engineering services, but also serve as a hygienist who could produce and approve protocols, monitor the remediation, then test and sign off on the remediation to satisfy the company standards. As well as the very strict and complex standards of the FDA and USDA.

In most cases, any adjuster no matter their experience level, would have an increased level of stress to secure all of these services in a post haste manner. In my case, there was no increased stress or worry. I knew I could call Mutual Engineering and Richard Rice. I knew without a doubt that Richard could not only assemble, but lead a team of engineers that were the absolute best in their chosen profession. Within 24 hours of contacting Mr. Rice, he had spoken to the IA firm that hired me, the carrier, and the insured and set an appointment for him and his team to be on premises within 48 hours. Due to his ability to effectively lead communicate in a calm yet confident manner, he was able to calm the insured, assess the situation, insured that the electrical panels for the cold storage area were in working order until permanent repairs could be made, find a source for the discontinued light fixtures (bringing the total number of replacement units down to 11 from the 109 originally claimed.), and approve the remediation protocols submitted by the remediation contractor. Within 48 hours of his inspection, we had reports for all portions of the loss him and his team were retained to assess with recommendations on how to most effectively repair. Due to his experience, knowledge, and ability to lead. The 20,000 – 30,000 sf of storage space, distribution center, and offices were all repaired in full within 30 business days. Not only would this be outstanding for any claim, it was amazing when considering that during the repair and remediation process the company had to continue to do business 24 hours a day, 7 days a week.

This is just one of dozens of events I can recall where the retaining of Richard Rice not only performed the task they were retained to do in excellent form, but went above and beyond to assist the adjuster, contractor, and insured in making sure the loss was properly repaired in the most effective yet least intrusive and timely manner.

On a personal level, it is my personal experience that Mr. Rice is not only one of the best in his chosen field, but he also has the one quality that most engineers do not possess, humility. Mr. Rice has never, and will never take on a task that he is not the most qualified to perform. Mr. Rice knows his limitations, but will not hesitate to call in an engineer that is better qualified to assist in the specific area of need. In a field where

carriers put a high degree of stress on the adjusters due to unobtainable time frames, big ego's, and situations where being honest may require more work of all parties involved, Mr. Rice is a breath of fresh air as the person in the room you can always count on to be honest and direct, all while still being sensitive too and being empathetic to the insureds situation, which in this field is usually the most catastrophic event the insured has ever had to ordeal up to that point in their lives.

I can say with absolute confidence that if anyone is in the unique position of needing an engineer and does not call Richard Rice, they are doing a disservice to the insured. They are creating more work for themselves by allowing another engineer to miss the details of the loss that Mr. Rice has a reputation of discovering.

Should you have any questions relating to Mr. Rice, I would be more than happy to expand on this statement either via telephone or email. Both of with are listed below. It is with,

Best personal regards,

Robert T. Dunlap, HCRI  
General Adjuster – GA License 858943  
AdjRobertDunlap@Gmail.com