



## **CAPABILITY STATEMENT**

### **Company Overview**

**Forensic Mitigation Analytics (“FMA”) is a specialized consulting firm providing independent forensic review and analysis of mitigation claims, including water, mold and environmental losses. FMA delivers objective, technically grounded evaluations of scope, documentation, and costs to support accurate claim resolution.**

### **Core Services**

- **Mitigation scope review & validation**
- **Comparative mitigation estimating**
- **Documentation & billing analysis**
- **IICRC S500/S520 – based technical review**
- **Discrepancy identification & reporting**
- **Contractor estimate evaluation & negotiation support**
- **Litigation support & expert analysis**

### **Differentiators**

- **Technical expertise: 10+ years in mitigation, restoration, & large loss project management**
- **Forensic level analysis: focus on documentation integrity, scope justification & cost accuracy**
- **Standards based approach: Evaluations aligned with IICRC S500/S520 & industry best practices**
- **Proven cost savings: Consistent identification of unsupported scope & inflated billing**
- **Carrier & TPA experience: Familiar with high-value residential, commercial & complex claim environments**
- **Clear, defensible reporting: Structured reports suitable for claim handling & litigation support**



## **Representative Experience**

- **Reviewed & analyzed mitigation claims ranging from \$50k to \$1M+**
- **Identified & supported reductions exceeding \$150k on single losses**
- **Average cost reductions of 10-20% on standard mitigation claims**
- **Developed reports utilized in claim determinations & legal proceedings.**

## **Clients Served**

- **Insurance Carriers**
- **Third Party Administrators (“TPAs”)**
- **Independent Adjusters**
- **Attorneys (Coverage)**

## **Approach**

**FMA applies a methodical, documentation driven review process to ensure all mitigation efforts are:**

- **Technically justified**
- **Properly documented**
- **Aligned with industry standards**
- **Reasonable in scope & cost**

**Precision. Accountability. Technical Integrity.**

**FMA provides the clarity needed to confidently evaluate & resolve mitigation claims.**