

***Texas Claims & Consulting Company***  
***Ted Marules, Sr.***  
***Claims Adjusting Services***  
***Handling Claims Since 1973***

***Bad Faith First Party Cases Involving***

*Rescissions & Cancellations*  
*Pre-Existing Condition Denials*  
*Riders & Endorsements*  
*Takeover Cases*  
*Extension of Benefits*  
*Auto*  
*Homeowner*  
*Fire & Allied Lines Claims*  
*Uninsured/Underinsured*  
*Commercial CGL Policies*  
*Life, Health & Disability Claim Denials*  
*Business Interruption*  
*Environmental Claims*  
*Material Misrepresentations*  
*Insurance Fraud*  
*Coverage Questions*  
*Employers, Products & General Liability*  
*Workers Compensation New & Old Law*  
*ERISA*  
*Agent's Errors & Omissions Claims*  
*Mold & Mildew Claims*

***Independent Claims Adjusting***

We are an all lines claims adjusting company. All of our adjusters are licensed and experienced in their respective fields including auto liability, homeowner, commercial, workers compensation and fire and allied lines claims.

***Services Provided***

*Bad Faith Claim File Reviews*  
*Claim File Performance Audits*  
*Claim File Evaluations*  
*Settlement Brochures*  
*Case Specific Discovery*  
*Expert Reports*  
*Deposition Testimony*  
*Trial Testimony*  
*Seminar Presentations*  
*Continuing Education Instructor*  
*Consulting Expert*  
*TWCC Compliance Audits*  
*Mediation Presentations*  
*Guest Speaker*  
*Corporate Risk Analysis*  
*Arbitration*

*Member of*  
*The Houston Claims Association*  
*Texas Association of Licensed Investigators*  
*Texas Department of Insurance All Lines License #: 204568*  
*Texas Commission on Private Security License # A09798*

*Texas Department of Insurance: Continuing Education Seminars*  
*Registered under Title 28, Texas Administrative Code, Subchapter K, Sec. 19.1009*  
*Course No: 20415CG070 **Auto Accident Reconstruction***  
*Course No: 23502CG070 **Defending Nighttime Auto/Pedestrian Accidents***  
*Course No: 45781CG070 **Tire Examination Following Accidents***  
*Course No: 45782CG070 **Lamp Examination "On or Off" in Traffic Accidents***  
*Courses Approved for 7 Credit Hours for Insurance Adjusters*

*Texas Commission of Private Security: Continuing Education Seminars*  
*Continuing Education School Approval # N-177, Instructor Approval # I-334*  
*Courses Approved for Private Investigators*