



Mike Cowin HCI-R, FSRT, CGA

Regional Consultant

Department
Consultants

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Locations
Wichita, KS

Biography

MIKE COWIN has been involved in the insurance industry since 2005, working with multiple major insurance carriers and independent adjusting firms. He has handled thousands of residential and commercial property claims, from minor losses to high exposure complex large losses. Mike also participated in supervision, training, and re-inspection/audit roles. He operated his own consulting business, where he worked as an independent consultant, estimator, and appraiser for multiple carriers and clients. Mike has extensive experience in building construction, renovation, damage recognition and analysis, scope and cost analysis, water mitigation and restoration, appraisals, scope and cost negotiation, and project management. He specializes in commercial property losses, multi-family complexes, hospitality properties, warehouses, retail malls, restaurants, schools, churches, automotive trades properties, educational institutions, medical facilities, and agricultural operations.

Credentials

- HCI-R | HAAG Certified Inspector - Residential
- FSRT | IICRC - FSRT (Fire Smoke RT)
- CGA | Certified General Adjuster
- WRT | IICRC - WRT (Water Damage Restoration Tech)
- ASD | IICRC - ASD (Applied Structural Drying)
- CFGA | Certified Flood General Adjuster
- HCI-C | HAAG Certified Inspector - Commercial
- IICRC Water Restoration Technician (WRT)
- IAUA Certified Property Appraiser & Umpire (CPAU)

Representative Consulting Assignments

- Swimming Pool | Builder's Risk | \$198K
- Storage Units | Wind | \$834K
- Auto Dealership | Wind | \$481K
- Medical Facilities (4 Locations) | Hurricane | \$4.8M
- Restaurant | Wind | \$478K
- Hotel | Wind | \$226K
- Residential | Builder's Risk | \$352K
- Commercial Growing Facility | Hurricane | \$1.4M
- School District | Wind | \$11.2M
- Hotel | Wind | \$332K
- Condo | Construction Defect | \$602K
- Medical Facility | Enviro - Water/Flood | \$398K
- Restaurant Chain (5 Locations) | Wind | \$1.6M
- Assisted Living Facilities (5 Locations) | Wind | \$1.2M

Professional Experience

- 2019 - Current | Regional Consultant | YOUNG & Associates
- 2018 - 2019 | Senior Consultant | YOUNG & Associates
- 2017 - 2018 | Independent Appraiser/Consultant | Wildcat Consulting

Group Inc.

- 2011 - 2017 | Commercial Property General Adjuster | Farmers Insurance Group
- 2005 - 2011 | Residential Property Claims Adjuster | Farmers Insurance Group

Education

- Kansas State University
Bachelor of Science - Physical Science