



Thomas Vesel

Insurance Appraiser & Umpire | Senior Building Consultant
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PROFESSIONAL SUMMARY

With over 35 years in the construction and insurance industry, I bring a depth of hands-on experience that's hard to match. I've built things, torn them apart to find what went wrong, written the estimates, and spent years navigating the full spectrum of insurance claims — from minor residential losses to multi-million-dollar commercial disputes. Today, my primary focus is serving as a neutral umpire and experienced appraiser in property insurance disputes, where my construction background and estimating expertise allow me to cut through the noise and help parties reach fair, well-supported resolutions. I work with contractors, homeowners, business owners, attorneys, carriers, and adjusters across the Midwest and nationally.

LICENSES & CERTIFICATIONS

- ◆ Iowa State Licensed Appraiser & Umpire
- ◆ P.L.A.N. Certified Appraiser & Umpire (CPLAU)
- ◆ EPA-Certified Lead Safe Renovator
- ◆ State of Minnesota Licensed Contractor
- ◆ IAUA — Insurance Appraisal & Umpire Association
- ◆ National Producer Number: 18970993

PROFESSIONAL EXPERIENCE

Senior Building Consultant — Haag Construction Consulting | 2019 – Present

Haag Engineering and Consulting is one of the most respected forensic engineering and consulting firms in the country. As a Senior Building Consultant, I perform onsite inspections and damage assessments on residential and commercial properties, produce detailed consulting work products, and work alongside engineers on complex structural failures. My work spans fire, wind, hail, water, collapse, and catastrophic loss events.

Representative scope of work:

- Damage inspections and cost assessments for residential, multi-family, commercial, hotel/motel, industrial, and multi-story buildings
- Roofing evaluations related to wind, hail, and other anomalies
- Fire and water damage scope development, demolition planning, and repair methodology
- Structural restoration from hurricane, tornado, explosion, tree impact, and vehicle impact events
- Expert witness testimony; Xactimate estimating and XactAnalysis project management

Insurance Appraiser & Umpire — Independent | 2019 – Present

I serve primarily as a named umpire in property insurance appraisal disputes, selected by the parties' appraisers or appointed by the courts. I also serve as an appraiser when retained directly by one party. My involvement spans residential and commercial losses ranging from a few thousand dollars to multi-million-dollar awards. I bring deep construction expertise and Xactimate fluency to every matter, which allows me to review competing estimates critically and efficiently.

- Loss types: fire, wind, hail, water, collapse, ice dam, snow load, mold, vandalism, and more
- Property types: single-family, multi-family, condominium associations, commercial structures, and mixed-use
- Primary service area: Minnesota, Wisconsin, Iowa, Illinois — available nationally

Owner — Tom Vesel Consulting LLC | 2015 – Present

Independent construction consulting firm focused on insurance-related damage assessment, appraisal, and dispute resolution. I provide expert opinions on repair scope and cost, write Xactimate estimates when carriers and contractors cannot agree, and serve as a neutral umpire in formal appraisal proceedings.

Licensed Insurance Adjuster — Independent | 2017 – 2023 *(Inactive)*

From 2017 to 2023 I held active adjuster licenses in MN, TX, OK, FL, AL, and LA. I no longer maintain those licenses, but the experience and perspective I gained working claims across those states directly informs my work as an appraiser and umpire today.

General Contractor — Vesel Construction Inc. | 1989 – 2021

Led a respected general contracting company over 30+ years, with a primary focus on residential and commercial insurance-related restoration. Managed large loss projects from initial inspection through final completion. Developed deep fluency in all construction trades and an ability to scope and cost virtually any type of damage.

Selected highlights:

- Expert witness in numerous lawsuits, including jury trial testimony on insurance and construction disputes
- Retained by carriers and attorneys to write independent Xactimate estimates when parties could not agree
- Crawford Contractor Connection General Contractor Partner for 6+ years
- Extensive experience with mold, biological, vandalism, tornado, straight-line wind, flooding, vehicle impact, collapse, rodent/animal, ice dam, snow load, hail, wind, and fire losses

EDUCATION & TRAINING

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| ◆ University of Minnesota Duluth — Business Management | ◆ Xactimate Level 3 Prep & Advanced Training |
| ◆ Insurance Schools Inc. — Adjuster Education | ◆ XactAnalysis Advanced Training |
| ◆ Minnesota Contractors Continuing Education | ◆ Wisconsin Dwelling Contractor Continuing Education |
| ◆ Property Insurance Adjusters Continuing Education | ◆ OSHA Fall Protection Training |
| ◆ Matterport & iGuide Capture Training | ◆ Erosion and Sediment Control Training |
| ◆ Microsoft Word, Excel & 365 Training | |