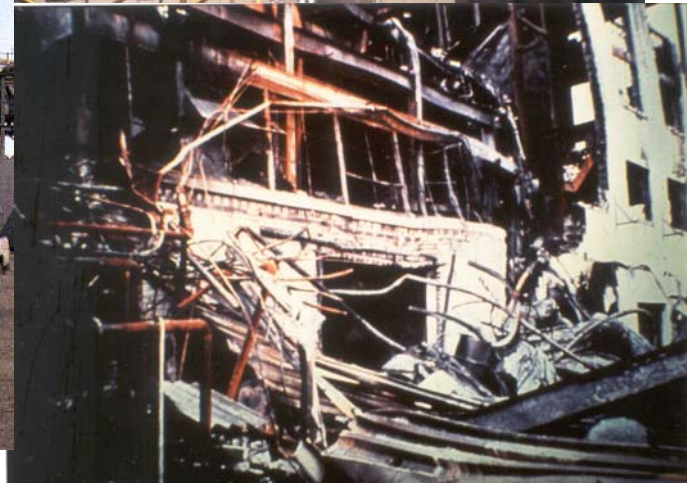


SUPPORT FOR INDUSTRIAL INSURERS AND INDEPENDENT ADJUSTERS



- *Prompt and accurate condition assessments to make effective decisions*
- *Technical support for claims investigations, litigation, and risk analysis.*

For each case, M&M Engineering chooses a select team of technicians, scientists and engineers. If necessary, we also draw from our outside network of experts in such disciplines as chemical and process engineering, equipment design, and environmental science and engineering. The team is supported by M&M Engineering's fully equipped material science laboratory, where you can view your tests and discuss any questions.

Claims Investigations

Since each investigation is unique, we consider your schedule, goals, and

purposes when formulating an approach to the investigation so that it best suits your needs.

Because claims investigations generally result from an accident or an unplanned incident, M&M Engineering can arrive on site within 24 hours to help with the initial investigation—including finding the root cause of the failure, the extent of damage, and the suitability for continued service. We define repair or replacement options, assist with those decisions, and objectively review third party accident investigations. We support each



investigation with the potential for litigation in mind. We use established procedures to provide complete and accurate documentation.

Litigation Support

Accident investigations often lead to litigation. M&M Engineering's qualified, experienced experts give



Copper wire damaged due to melting not arcing

accurate testimony or deposition and testimony review, so everyone can easily understand the facts.

Extensive Information

Occasionally, repeated claims concerning a particular industrial process or type of component signal the need to evaluate an industry-wide problem. M&M Engineering studies claims history, compiles information on processes or components, and finds the best technical and cost-effective solutions to the problem.

We also perform any required laboratory testing or analysis.

Case Study 1

A small length of copper wire, typical of power transmission line, was recovered from a fire and sent to us

for examination. The property owner believed the fire was caused by faulty equipment on the utility pole near his property, and sued the local utility.

The utility asked if the damage to the wire was typical of arcing or melting due to exposure to temperatures above the melting point of copper. Our tests showed the wire was similar to power line wire. Several other destructive and non-destructive tests were conducted. The equivalent length of the melted material attached to the wire was determined to represent several inches of wire.

The failed section appeared to be wire melted by exposure to heat above the copper melting point, not arcing. A jury ultimately found that the utility was not at fault.

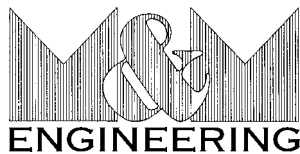
Case Study 2

The Great Mississippi Flood reached a machine that manufactured precision parts. The OEM refurbished the machine, which was returned to usable condition but not to its original precision. The insurer was presented with a list of replacement parts that looked to be a part-by-part replacement of the entire machine.

Was replacement of all these parts necessary? Was all of the damage due to water exposure, or were parts being replaced simply because of normal wear and tear?

One of our engineers visited the site to examine the refurbished machine, review photographs taken after the flood, and discuss replacement decisions with the OEM. The outcome: most of the damage was corrosion caused by extended water exposure. Discussions with the OEM revealed that several components not affecting the machine's precision were still suitable for continued service. The insurer and the insured were satisfied that the machine was properly repaired.

For more information contact:



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