

Ethan A. Gross, JD
Chief Executive Officer Globe Midwest Adjusters International

Curriculum Vitae

Personal Profile

Ethan A. Gross is the CEO, and a shareholder of Globe Midwest Adjusters International. With over 30 years of public adjusting experience, Mr. Gross has adjusted numerous complex claims resulting in favorable settlements on behalf of policyholders throughout the United States and Canada. Mr. Gross also serves on the Editorial Advisory Board for *National Underwriters FC&S Expert Coverage Interpretation*. He is often appointed to serve as an appraiser and umpire in statutory appraisals and as an arbitrator. His clients range from homeowners to multimillion-dollar corporations. Ethan frequently lectures on insurance claim issues to insurance professionals, legal professionals, and other professional groups throughout the country. He has also published several articles on a variety of property insurance claim issues. He worked as an attorney specializing in first party property insurance litigation before joining Globe Midwest Adjusters International, as a fourth-generation public adjuster. Mr. Gross was also the recipient of the *Dbusiness Mentorship Champion Award*.

Education

Juris Doctor, Magna Cum Laude, Detroit College of Law (MSU College of Law)
Research Editor, Detroit College of Law Review
Bachelor of Science, Eastern Michigan University

Additional Training

Attended several seminars on various insurance related issues including but not limited to, damage valuations for buildings, personal property, loss of income and extra expense, mold issues, coverage issues, and bad faith.

Professional Memberships & Affiliations

Michigan Bar Association
American Bar Association
National Association of Public Insurance Adjusters, former Member of Board of Directors and Chairman of the Legal Committee.
Michigan Association of Public Insurance Adjusters, President
Editorial Advisory Board for *National Underwriters FC&S Expert Coverage Interpretation*.

Licensure

Michigan State Bar Association; Licensed/registered Public Insurance Adjuster in Arizona, California (Lic.4342127), Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Nebraska, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Texas, Tennessee, Vermont, U.S. Virgin Islands, Washington DC, Wisconsin, and the Province of Ontario.

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Skills & Expertise

Property Loss Consultant: Property loss consulting and damage assessment of all aspects of large losses including, but not limited to, buildings, business personal property, machinery, equipment, fixtures, and time element losses.

Appraisal: Appointed numerous times as disinterested appraiser on disputed property insurance claims. Appointed as neutral umpire by insurance companies and insureds.

Arbitrator: Appointed as arbitrator in insurance related arbitration.

Litigation Support/Expert Witness: Assist attorneys in property loss assessment and coverage issues in first party property claims, subrogation claims, errors & omissions claims and tort claims involving property damages.

ABA Mentor: Mentor ABA attorneys providing pro bono assistance pertaining to insurance claims following disasters.

Trial Lawyer: Prior to devoting all of my time to property loss consulting I worked as a litigation attorney, primarily handling first party property insurance disputes, construction lien litigation and secured transactions.

Publications

Hidden Damage: The Impact of Rising Construction Costs and Longer Repair Times on Property Insurance Claims, *The Journal of Insurance & Indemnity Law, State Bar of Michigan*, Volume 16, No. 1 January 2023, Surging Construction Costs Create Surging Risk of Being Underinsured, *National Underwriter FC&S Expert Coverage Interpretation*, May 2021, Is Your Kitchen Table Still Insured? What People Working from Home Need to Know About Insurance, *National Underwriter FC&S Expert Coverage Interpretation*, February 2021 Covid-19 Vacancy Alert, *National Underwriter FC&S Expert Coverage Interpretation*, June 2020, Increased Vacancies Require Immediate Action to Limit Increased Risk, *State Bar of Michigan Real Property Law Section Blog*, June 2020, Neglecting Non-COVID-19 Insurance Claims Will Cost You Money, *DBusiness Blog* March 25, 2020 What You Don't Know May Hurt Your Client: The Complex and Challenging World of Property Insurance Claims, *Laches*, (OCBA) No. 2019, How to Make the Most of an Underinsured Loss, *Adjusting Today*, The Finance Lease Under Article 2A of The UCC, *Detroit College of Law Review*.

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Professional Presentations

Created and presented various insurance related seminars to insurance professionals for continuing education credits as well as informational seminars to the public following, fires, tornadoes, hurricanes and other disaster. Certified instructor for the State of Michigan for insurance courses and for Certified Public Accountants. Specific presentations are listed below:

American Bar Association – *Guiding Your Client Through the Property Insurance Claims Process.* Webinar presented to members of the American Bar Association as part of the ABA’s CLE program, the course provided attorneys a basic understanding of the property insurance claim process and how to best help clients through that process.

State Bar of Michigan Insurance and Indemnity Section – Presented overview of *Property Insurance Claims including Duties, Obligations, and Best Practices.*

Michigan Association of Certified Public Accountants - *Loss of Business Income Claims: Beyond the Numbers* – a course prepared for CPAs covering loss of business income claims. The course was approved for CE for CPAs and provided through the MICPA as well as presented privately.

Michigan Association of Certified Public Accountants – Presented on the *Role of a public adjuster.*

National Underwriter FC&S Expert Coverage Interpretation – *How to Use a Policy to Determine Coverage + Legal Principles to Consider.* Webinar presented jointly with Christine Barlow, CPCU managing editor of National Underwriter FC&S Expert Coverage Interpretation to over 500 insurance professionals on how to interpret insurance policies.

Insurance Agents - Avoiding Errors & Omissions – A course for Michigan insurance agents on the laws pertaining to liability for E&O as well as tips on how to avoid E&O claims. These courses are certified by the DIFS for 2 CE credits and have been presented to numerous insurance agencies as well as the Big I Michigan, the largest independent insurance agent association in Michigan.

WIND - *Adjusters and Public Adjusters Working Together Toward A Common Goal.* Presented on WIND Panel as part of the Florida Law & Ethics CE requirements.

Devon Title CE Program – Certified CE seminar for Michigan real estate professional on *Property Insurance Issues When Selling or Leasing Commercial Real Estate.*

Cannabis Law Practice Group – Presented *Understanding property insurance and how it impacts cannabis businesses.*

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Legal Services of South-Central Michigan – Presented a seminar for homeowners and business owners on insurance claims and tornado related issues following a tornado that devastated Battle Creek and the surrounding communities.

The City of Whitehall – Presented a seminar for City leadership (Mayor, fire, Chief, City Council) along with homeowners and business owners on insurance claims and tornado related issues following a tornado that devastated their city in 2024.

National Association of Public Insurance Adjusters - Appraisal Seminar – organized and presented a seminar on appraisal for the National Association of Public Insurance Adjusters. This seminar was approved for continuing education credits in several states.

Northern Michigan Legal Aid / The town of Comins Michigan – Presented a seminar for homeowners and business owners on insurance claims and tornado related issues following a tornado that devastated the town.

Detroit Metropolitan Community (Sponsored by the Jewish Family Service) – Presented a seminar for homeowners and business owners on flood insurance claims following historic flooding in Oak Park and the surrounding areas.

Federation Apartments – Presented an informational seminar on insurance claims to residents of a large retirement community that was destroyed by fire.

Jewish Federation of Greater Baton Rouge – Presented a seminar for homeowners on insurance coverage and hurricane related issues following hurricanes Katrina & Rita.

Jewish Federation of Greater Baton Rouge – Presented a seminar for business owners on insurance claims and hurricane related issues following hurricanes Katrina & Rita.

Jewish Federation of Greater Houston - Presented a seminar for homeowners and business owners on insurance claims and hurricane related issues following hurricane Ike.

Young Israel of Southfield – Presented on insurance coverage issues at a Home Protection Seminar.

Micro-Seminars presented to small groups of attorneys, insurance agents and various businesses on specific property insurance related topics.