

**BEN LARKIN**

Senior Building Consultant

 b.larkin@rmcteam.com
newloss@rmcteam.com M (256) 504-7914
O (913) 601-4546 Birmingham, AL[SUBMIT ASSIGNMENT](#)**EXPERIENCE**

Ben Larkin is a Senior Building Consultant with RMC Group and brings over 20 years of experience in insurance and property claims. He specializes in large, complex losses and delivers accurate damage assessments supported by strong construction expertise. His background as an Executive General Adjuster includes estimating, pricing analysis, inventory management, business income evaluations, and ALE reviews. Ben is known for clear communication with carriers, contractors, engineers, and mitigation teams to keep projects on schedule. He also provides litigation support, deposition testimony, and efficient claim resolution across commercial, residential, and municipal projects.

RELEVANT EXPERIENCE

- RMC Group, Senior Building Consultant
2024 to Present
- Envista Forensics / DBI, Sr. Building Consultant / Senior Project Manager II
2021 to 2024
- State Auto Insurance, General Adjuster - Property
2019 to 2021
- Sedgwick Management Service, General Adjuster - Property
2018 to 2019
- Farmers Insurance Group, Special General Adjuster / Executive General Adjuster
2014 to 2018
- Farmers Insurance Group, Senior General Adjuster - Property
2009 to 2014
- Farmers Insurance Group, Field Claims Supervisor - Property
2007 to 2009
- Farmers Insurance Group, Field Claims Adjuster - Property
2003 to 2007
- U.S. Army, Active Duty and National Guard
1997 to 2005

FEATURED PROJECTS

- Fire, Canton, GA - 2025
Serving as principal consultant, Ben orchestrated the restoration of a 60,000+ SF chemical facility following a catastrophic fire event, with building repairs estimated at \$2.2M. He collaborated closely with teams of mitigation contractors, restoration professionals, environmental specialists, and hygienists to ensure all debris removal and repairs met stringent environmental protocols. While maintaining direct communication with the carrier and general contractor to keep the project on schedule and within budget, Ben's expert oversight of specialty material pricing and scope documentation enabled efficient claim resolution to the large-loss restoration project.
- Fire, Alexander City, AL - 2025
Managing the recovery of a custom home, Ben lead a team response to residential fire and water-related damages with repair estimates totaling \$1.4M. He coordinated mitigation efforts with local contractors, prepared comprehensive repair estimates based on engineering recommendations, and researched costs for specialty items, ensuring all work aligned with carrier expectations, NTE limits, and project timelines. Hands-on management through inspections and regulatory compliance calls with keen oversight of abatement and debris removal schedules and budgets ensured a seamless restoration process for Ben to communicate with all stakeholders through resolution of the project.
- Fire, Huntsville, AL - 2025
Ben directed the restoration of a high-net-worth custom home impacted by fire and water-related damage, with dwelling repair cost estimates totaling \$1.3M. Following updates from municipal building codes, he partnered with local contractors and engineering teams to prepare detailed repair estimates, ensuring all work met regulatory standards and carrier expectations. Ben maintained continuous communication with the insurance carrier, researched costs for specialty items damaged by the fire, and provided expert oversight of timelines and budgets, resulting in a seamless restoration process and prompt claim resolution.

FEATURED PROJECTS CONTINUED

- **Roof Collapse, Alpharetta, GA - 2025**
Guiding a multidisciplinary team with expertise in healthcare and manufacturing, Ben responded to a partial roof collapse at a 125,000+ SF commercial facility overseeing structural and water damage repair estimates valued at \$3.7M. As the building was under renovation at the time of the loss, he worked in tandem with property owners, contractors, and engineering crews to differentiate between new and pre-existing damage, ensuring accurate scope development and cost control throughout the project.
- **Vandalism, Phenix City, AL - 2025**
The assessment and restoration of a 55,000+ SF vacant commercial space was inspected and managed by Ben, and he estimated the scope of repairs totaling \$1.5M after collecting evidence citing severely impacted areas with damage by vandalism. Ben partnered with property managers, contractors, and ordinance experts to verify sub-bids, implement mandated ordinance and law upgrades, and research RTU costs. This helped to keep within budget limitations, maintaining transparent communication with all stakeholders to ensure timely and effective project completion.
- **Fire, Opelika, AL - 2024**
In the restoration of a historic 30,000+ SF commercial property affected by fire, Ben functioned as project supervisor and estimated rebuild costs totaling \$7.9M. He collaborated with teams of building managers, engineers, hygienists, and also analyzed debris removal budgets to prepare comprehensive replacement estimates based on site inspections and regulatory mandates. With keen oversight of means and method, scheduling, and budgets, Ben delivered final documentation within ten business days and maintained continuous communication throughout the project lifecycle.
- **Hail, Cleveland, MS - 2023**
Ben served as lead consultant for over 200 municipal buildings with damages affected by a hail event and managed a team of 5+ consultants along with city officials, stakeholders, and contractors. During this time he worked with building services, engineers, HVAC specialists, emergency services, and thousands of employees and continued constant clear communication with the carriers and syndicates. This facilitated a rigorous inspection schedule and gave him the research data to provide detailed scopes with line-item estimates. All of the attention to detail in budgeting, scheduling, contractor means and methods, and reporting resulted in Ben estimating at the highest standards, with total repair costs reaching \$4.7M.
- **Tornado, Haleyville, AL - 2022**
As principal consultant, Ben managed oversight of the assessment and restoration of multiple buildings comprising over 400,000 SF of roof material and 150,000+ SF of interiors and was able to keep estimated repair costs at \$8.4M. For two buildings over 100,000 SF each, the team researched repair methodology, specialty materials, and equipment and held meetings with stakeholders to confirm and validate discovered information. Ben collaborated with business owners, engineers, and ordinance experts to analyze bids and ensure all repairs met regulatory and financial requirements through project completion for this large-scale disaster recovery.