

RYAN D. FRIZZELL

PROPERTY RISK INSPECTION & LOSS CONTROL CONSULTING

Santa Clara County, California | Statewide availability | 408-202-2411

www.rfrizzellconsulting.com

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PROFESSIONAL PROFILE

Property risk inspection and loss control professional with residential and commercial underwriting inspection experience, including large commercial policies. Technical work includes COPE documentation, fire protection system observations, loss expectancy narratives, and actionable recommendations supported by applicable NFPA standards and FM Property Loss Prevention Data Sheets. Direct consultation supports both insurance stakeholders and property owners.

TECHNICAL CAPABILITIES

- **COPE and property risk:** Construction, occupancy, protection and exposure inspections; building measurements; structural research; hazard documentation; and photographic evidence.
- **Fire protection observations:** Automatic sprinkler systems, standpipes, fire pumps and central fire alarm systems in commercial property inspection assignments.
- **Loss expectancy:** Maximum Loss Expectancy (MLE), Probable Loss Expectancy (PLE) and Normal Loss Expectancy (NLE) scenarios, with documented assumptions, protection conditions and potential loss severity.
- **Technical reporting:** Underwriting reports, loss control recommendations and owner-facing explanations that connect observed conditions with practical mitigation priorities.
- **Aerial documentation:** FAA Part 107 remote pilot; DJI Mini 4K aerial photography for commercial assignments and property documentation, subject to operating conditions and airspace requirements.

RELEVANT PROFESSIONAL EXPERIENCE

Risk Logic, Inc. | Property Lite Inspector

May 2025 - present | California and Hawaiian Islands

- Conducts COPE inspections of large commercial properties on behalf of insurance company clients, working under licensed Professional Engineers.
- Documents fire protection systems and property hazards; develops critical loss estimates to support evaluation of commercial insurance risk.
- Prepares technical narratives and recommendations for property loss prevention and underwriting review.

Davies Risk Services | Insurance Field Inspector

January 2024 - present | Independent contractor | Bay Area and Santa Cruz County

- Conducts residential and commercial property inspections for insurance underwriting, including hazard identification, building measurements and structural component research.
- Coordinates site access with insureds and occupants; prepares inspection reports and loss control recommendations using Salesforce and Loss Control 360.

TECHNICAL CV

ADDITIONAL INSPECTION ASSIGNMENTS

Inspection and related assignments have also been performed through National Insurance Inspection Services, National Safety & Risk, H&S Loss Control Inspections, and Bees360. Additional inspection experience includes assignments through Preferred Reports, Millennium Information Services and Pacific Inspections.

PROPERTY CONSULTATION AND RELATED EXPERIENCE

California Real Estate Salesperson

July 2023 - present

- Property management and leasing experience includes tenant coordination, property advertising, lease documentation, repair coordination and contractor communication.
- Experience with more than 200 rental property showings and written reports for property management review; supports clear communication of property conditions and operational concerns.

Blue Jay Labs / Showdigs | Leasing Show Agent

February 2024 - March 2025 | Greater South Bay

- Coordinated on-demand rental property showings and prepared post-showing reports using mobile property management applications.

LifeMoves | Residential Services Coordinator

June 2022 - January 2024 | San Jose, California

- Conducted routine facility observations and maintenance reporting, maintained operational logs, and coordinated communication among staff, residents and emergency personnel.

CREDENTIALS

- **FAA Remote Pilot Certificate:** Small Unmanned Aircraft Systems, Part 107 (2026).
- **California Real Estate Salesperson License:** #02178347.
- **National Fire Protection Association:** Member, 2025 - present.

EDUCATION

Master of Advanced Study, Criminology, Law and Society

University of California, Irvine | 2023 | GPA 3.97

Bachelor of Arts, Legal Studies

University of California, Santa Cruz | 2021 | GPA 3.82

University Honors, cum laude; Legal Studies Department Honors

Associate of Science, Real Estate (Broker Option)

Saddleback College | 2024

Associate of Arts, Administration of Justice

Associate of Arts, Social & Behavioral Science

San Jose City College | 2019