

What every Adjuster needs to know



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What every Adjuster needs to know



- Insurance is about keeping a promise to insured's who have had a loss. The job of the adjuster involves learning a little bit about lots of different businesses. You can help the adjuster, and your library by knowing what the adjuster needs to know.

What every Adjuster needs to know



- Pre- Loss Planning
 - Preventing losses
 - Preparing for losses

What every Adjuster needs to know



- Risk Management
 - Preventing injury or loss to your clients
 - Preparing for losses, including catastrophic losses

What every Adjuster needs to know



- Pre-loss Preparation
 - Coverage issues
 - Priority lists
 - Identification of assets
 - Identification of vendors

What every Adjuster needs to know



- Coverage Issues
 - What do you need to cover, from what perils and for how much
 - Special items to consider
 - Archives
 - Donations
 - Items on loan

What every Adjuster needs to know



- Priority Lists
 - Adjusters perspective may not match yours
 - Four basic areas in adjuster priority
 - Building
 - Contents
 - Collection
 - Business Income and Extra Expense

What every Adjuster needs to know



- Priority according to Director
 - Items to consider
 - Archives, items on loan, irreplaceable items
 - Public access to facilities
 - Safety
 - Type of loss

What every Adjuster needs to know



- It is your duty to make the adjuster aware of your priorities
 - Focuses efforts
 - Eliminates misunderstandings
 - Improved recovery time with less costs

What every Adjuster needs to know



- Identification of Assets
 - Building
 - Copies of plans
 - Specialty items such as stained glass
 - List of past renovations
 - List of previous contractors and suppliers

What every Adjuster needs to know



- Contents
 - Archives and historical documents
 - Collection inventory
 - Computer systems
 - How is the collection and contents insured.

What every Adjuster needs to know



- **Business Income & Extra Expense**
 - Identify funding sources
 - Ability to satisfy regulatory agencies
 - Use to lessen downtime
 - Can help you keep valuable employees

What every Adjuster needs to know



- Identification of vendors
 - Internal vendors
 - External vendors

What every Adjuster needs to know



- Internal Vendors
 - Staff
 - Maintenance employees
 - Contract vendors

What every Adjuster needs to know



– External Vendors

- Building
- Contents
- Collection
- Specialty items

What every Adjuster needs to know



– External Vendors

- General Contractor vs. Subcontractors

- Higher Cost for general contractor
- General contractor responsible for all problems
- General contractors create less work for director

What every Adjuster needs to know



– External Vendors

- Contents/Collections/Specialty Items

- Use existing vendors to replace stock items
- Make a list of specialty vendors you may need to use for collections, archive restoration and collectibles
- Have an updated listing of all items on loan

What every Adjuster needs to know

Building Contractors

Rapid Response Restoration
P. Box 36022
Canton, OH 44735-6022
Contact: Steve Toohey
Ph: 330-832-3288
Fax: 330-514-0061

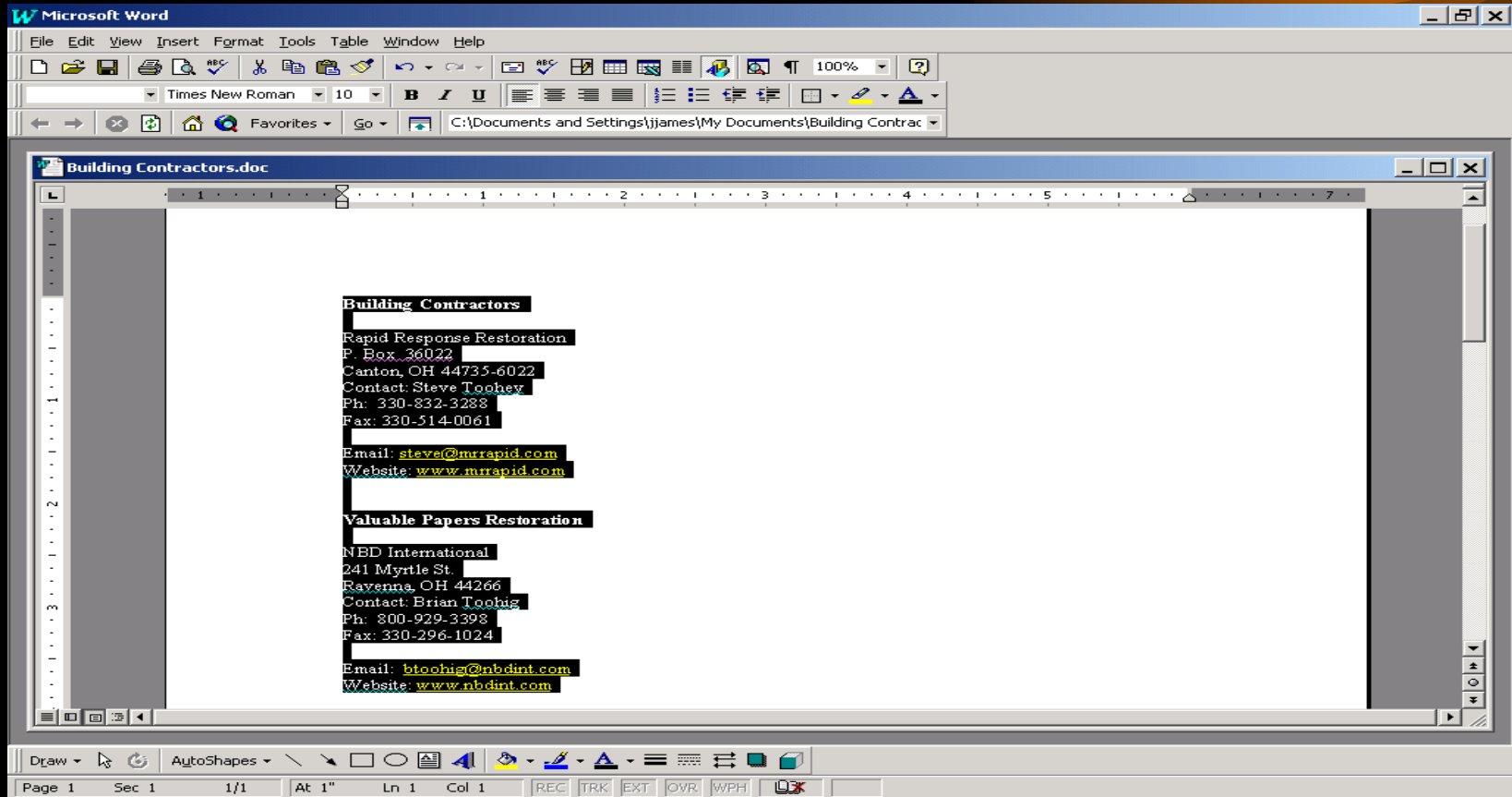
Email: steve@mrrapid.com
Website: www.mrrapid.com

Valuable Papers Restoration

NBD International
241 Myrtle St.
Ravenna, OH 44266
Contact: Brian Toohig
Ph: 800-929-3398
Fax: 330-296-1024

Email: btoohig@nbdint.com
Website: www.nbdint.com

What every Adjuster needs to know



What every Adjuster needs to know



- The planning is done, the loss occurs.
- What next?
 - Call your agent
 - Call your general contractor
 - Get your adjusters name & number and call.

What every Adjuster needs to know



– Initial Meeting

- Make expectations known
- Make priorities known
- Give adjuster copies of disaster plan, vendor list and anything else that may be useful

What every Adjuster needs to know



- The adjustment Process
 - Differs from loss to loss
 - Determine what level of involvement you want to have
 - Be open and willing to share information
 - Be Flexible