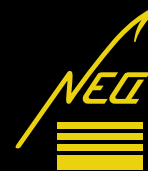


# Disasters *Happen...*

**North East Adjustment Company, Inc.**  
*Professional claim representation for the property owner.*





# Striking *without warning.*

*Your home or business is damaged or destroyed.*

*Turn to North East  
Adjustment Company.  
We manage the unexpected...*

## **Insurers.** *The Image.*

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Insurance companies like to portray a paternal image to the public. They want you to believe that they are in business for the sole purpose of helping you after a disaster ruins your home or business. They want you to think that they will take care of all the details, and that you will be quickly and fully compensated for your loss. Millions of dollars are spent by insurers each year to promote this image.

## *The Reality.*

What the insurance companies don't advertise is that they are in business to build assets, and to produce profits and dividends. They are controlled by directors, corporate officers and stockholders looking for a return on their investment of time and money. They are not charitable organizations, but are for-profit businesses with the underlying corporate principle of self-preservation. Claims paid to policyholders reduce assets, profits and dividends. *As a claimant, your interest and the insurance company's interest are fundamentally in conflict.*

## **What Is** *A Public Adjuster?*

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A Public Adjuster is a state-licensed insurance claims specialist who is retained by property owners to represent them in the preparation, presentation, negotiation and settlement of claims with insurance companies for losses due to fire, wind, water and other perils. They work exclusively for the consumer, *not* the insurance company. Their responsibility is to protect *you*, to act as your advocate, to maximize your claim settlement.

## Why Hire *A Public Adjuster?*

The insurance company's adjuster, whether a staff employee or an independent consultant, is employed by the insurance company as *its* representative, *not yours*. Public Adjusters represent *your* interests exclusively.

*“A serious fire brings a tremendous amount of pressure to bear on a condominium association’s Board of Directors and its affiliated property management team.... Throughout the adjustment process, your company provided meaningful communication, thus enabling the Board to remain informed as to the progress being made toward the claim’s successful resolution. Early in the process, it became evident that your company had the respect of the insurance carrier’s representative. The ability of your company to work within this type of mutually respectful environment paid dividends to your client.”*

**Richard Stern**  
**Property Manager**  
**Myers Northeast Property**  
**Management**





## What Does A *Public Adjuster Do?*

The company adjuster is not required to prepare your claim. The policy requires that *you* prepare, document and present your claim in writing for review and consideration by the company. Hidden damage that goes undetected, missed items or underpricing of a repair or replacement can result in the underpayment of your claim. A public adjuster prepares your entire claim for presentation to the insurance company. Experienced public adjusters anticipate damage that may not be evident, taking care that nothing is missed in their estimates. They accurately price your claim to maximize your settlement.

## *Company vs. Public Adjusters.*

Company adjusters adjust the claim you present and offer you a settlement based on what they believe is fair within the guidelines of the company they work for, not necessarily what you believe is fair compensation for your loss. An experienced public adjuster with a successful record of negotiating claim settlements for clients is uncompromising in the pursuit of a settlement commensurate with the damage your property has sustained.

The company adjuster is trained to look for ways to minimize your loss and the company's exposure. The adjuster may insist that an item can be repaired or cleaned when a replacement is warranted. He or she may offer you a substitute replacement for an item, which is inferior in quality and less costly than what you had and are entitled to. Public adjusters concern themselves with your best interest and understand that you are entitled to be compensated for like-kind and quality and nothing less. When replacement is required, they will not accept a repair.

## *Personal Attention and Service.*

Company adjusters are often over-burdened by the number of claims they are handling. Personal attention to your needs and concerns is, in most cases, impossible. Reputable public adjusters understand that you are the client and that service is the key to success in their profession. They are responsive to their clients needs, whether large or small, at all times.

## *Why Can't My Agent Help Me?*

The agent who sold you the insurance policy is the company's agent, not yours. Though agents are often skilled in selling insurance products, they are generally not trained claims adjusters. While they may offer you moral support, they are most often discouraged by the insurance company claim department personnel from becoming directly involved in the claim process.

## *The Policy Your Responsibility.*

Your insurance policy—written by the insurance company—is a complex contract that is not understood by most consumers. It is your responsibility to read and understand the policy. The company adjuster has little, if any, obligation to interpret the contract provisions and coverages for you. Misunderstanding the policy often results in covered damages not being claimed, thereby reducing the claim settlement amount. A competent public adjuster has spent years studying insurance contracts, understands them thoroughly, and assures that all covered damage is claimed.



*“Throughout each part of the claim process you walked beside us, allowing us the dignity to experience the emotional and physical loss of our home and our belongings while helping us put our lives back in order by compiling the necessary data to establish the extent of our loss, helping to ease the stress of the situation by referring us to service people with outstanding reputations, delivering paperwork and meeting with us to discuss issues at our convenience, always promptly returning our daily phone calls to your office, keeping us apprised of the next step and what we could expect, and taking the time to laugh with us when we could laugh again.”*

*Jerry and Nancy Bard and Family*



*“As someone who has been in the insurance industry and who understands more than I feel the average consumer does, it was amazing to me how the flood turned into such a difficult interaction with the insurance carrier. You truly came to our rescue. It is hard enough to lose memories by losing priceless photographs, letters and the like. It is made even worse when your insurance carrier does not recognize their own legal liability and attempts to avoid it. Your approach, which was calming to us and constructive all round, led us through the difficult process and got us what we deserved under our insurance contract.”*

*Alan H. Spiro, MD, MBA*

It is your responsibility to comply with your contractual duties as specified in the insurance policy, often within certain time frames. Many provisions of the policy are written in a way that benefits the company's position, not yours. Your failure to comply with even one contractual requirement could prevent you from recovery of some or all of the benefits of the policy. By retaining a qualified public adjuster, you can rely on a professional who makes sure that you understand your contractual duties and assists you in fulfilling those duties in a timely manner.

## *The NEA Difference*

## *Professionalism and Teamwork.*

North East Adjustment Company is a licensed public adjustment firm and a member of the National Association of Public Insurance Adjusters. Our staff has years of training, experience and knowledge in representing individuals and businesses. We relieve you of the burden of dealing with the highly technical, complex, and often frustrating insurance claim process. We are professional adjusters who work exclusively for *you*, the insured.

When you hire NEA, you are not hiring one individual, but a firm of professionals who will be involved in your claim and available to assist you seven days a week.

## *Knowledge.*

Our representatives understand your insurance contract and make certain that the claim submitted to the insurance company encompasses all the benefits you are entitled to. We maintain an extensive insurance library with current reference materials that allow our representatives to stay on the cutting edge of changes in adjusting techniques, policy coverages and interpretation of the law affecting claim practices.

We believe that knowledge is power, and the more knowledge we have, the better we can serve our clients. We are thoroughly familiar with your contractual rights, as well as duties, and we rigorously and diligently work to protect those rights and assure that you comply with your duties. We prepare and submit all documents required on your behalf within the time frames required by the policy.

## *Accuracy and Detail.*

Accurate and detailed preparation, documentation and presentation of a loss is the foundation for the successful negotiation of a claim settlement. Properly estimating structural damage to a building takes years of experience and special skills.

The proper evaluation and pricing of business or personal property requires time, patience and knowledge. Business income losses can be more complex than many legal or tax matters. At NEA, we have the knowledge, experience and skill to accurately prepare and present all phases of your claim, laying the foundation for a successful outcome.

## *Expertise.*

Our estimators, inventoryists and adjusters prepare and price your claim. Outside experts such as accountants, attorneys and real estate appraisers are utilized on an as-needed basis to enhance or clarify our presentation. We believe that you are far better represented and that we are in a much stronger position to negotiate effectively on your behalf, because our own staff—rather than a subcontractor or outside consultant—has prepared and priced your claim.

Our estimators inspect your building, home or business, from top to bottom, inside and out, looking for damage both obvious and hidden, anticipating all possible repair contingencies prior to writing the estimate. Our inventoryists patiently and carefully count every item of personal or business property and categorize it according to the degree of damage. Because we constantly update our extensive repair and replacement cost data, our building damage estimates and inventories reflect the most current prices.



*“At first, I felt my wife and I could handle our claim and that the adjuster for the insurance company would assist me along with my agent. Well, was I wrong! There is no doubt in my mind that without you and your staff's expertise and extraordinary diligence, we would have suffered greatly at the hands of the insurance company and their adjuster. It is obvious that they were not at all interested in providing fair compensation for the damage we suffered....*

*We now know that there was not a prayer of a chance that we would have, on our own, realized a settlement equal to the one we arrived at with your help.”*

Arlow Case

Our building damage estimate, as well as our inventory, is written, reviewed and edited a number of times prior to being submitted to the insurance company. The estimate and/or inventory that we prepare for you will reflect, item for item, the same quality of the item you had prior to the loss, with no inferior substitutes. Any documentation needed to support or enhance your claim is included with the appraisal. The final submission must meet our rigid standards before we are satisfied.

## *Experience and Reputation.*

Each claim presents a unique challenge. Our adjusters have successfully negotiated thousands of claim settlements for our clients. We will not settle your claim until you are satisfied, and are fairly compensated within the bounds of the insurance company's contractual obligation to you. Uncompromising, persistent and intelligent negotiation results in the maximization of a claim settlement. We understand this and we will not settle for less than what you are entitled to.

When you hire North East Adjustment Company, you are retaining a firm with a reputation that is unsurpassed. You will benefit from a degree of professionalism, integrity and service respected by thousands of clients, our own peers and, most important of all, the insurance companies with which we negotiate.

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*Professional claim representation for the property owner.*



## Call NEA For *Business Losses.*

At NEA we understand that a partial or total shut-down of your business can have far reaching consequences for you personally as well as for your employees. Working with you, we will seek ways to reduce the impact by developing practical and sensible solutions to your immediate needs. Our adjusters will review your company's financial records and become familiar with your operations so that we may project what your probable earnings would have been had your loss not occurred. We will prepare a detailed analysis of your loss of income for presentation to the insurance company.

## *Homeowner Losses.*

Homeowners and families face a tremendous challenge after a serious loss to their home. The loss of heirlooms and treasures, and the difficulty of being dislocated, is emotionally trying, to say the least. Our adjusters are sensitive to this, and we do all that we can to assist you in finding comfortable temporary housing and obtain advance monies from the insurance company for you and your family's immediate needs.

## Other Professionals *Rely On Us.*

Most property managers, attorneys and accountants know from experience that a fair and equitable property claim settlement is not automatic, but rather the direct result of insurance knowledge, detailed and accurate claim presentation, and skillful negotiation. They rely on us to provide their clients with professional claim representation.



## NEA *Call for More Information or a Free Consultation.*

**North East Adjustment Company, Inc.**  
121 Talcott Road  
West Hartford, CT 06110

**(860) 236-4454**

**FAX (860) 236-2322**

**Toll-free (800) 723-7006**

**Fully Insured and Licensed in CT, MA, RI and VT**

## NEA *Services We Provide.*

- Securing of emergency services to protect your property.
- Assisting in the temporary relocation of your household or business.
- Review of your insurance policy to determine all its benefits and your contractual obligations.
- Preparation of a comprehensive building damage repair estimate.
- Compilation and pricing of a household or business personal property inventory.
- Preparation of additional living expense or loss of business income claim.
- Preparation of all claim documents.
- Presentation of estimates, inventories, appraisals and all other claim documentation to the insurance company in a timely manner to expedite the recovery process.
- Experienced claim settlement negotiation on your behalf to assure maximization of your recovery amount.
- Attention and availability.

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