

# Responding

to the Worst Disasters

[www.AdjustersInternational.com](http://www.AdjustersInternational.com)

## Leading the Way to Recovery

In 1985, the loss consulting profession was forever changed when 13 of the industry's leading firms joined forces to bring property insurance policyholders that had suffered a loss and damage a new standard of recovery assistance. The new organization — Adjusters International — could put a team of top professionals virtually anywhere, at any time, delivering an unprecedented level of expertise, experience, advocacy and service — to help those insureds recover from losses that were significant and frequently disastrous in scope.



Over the years, Adjusters International has grown to become one of the largest and most respected organizations in its field, today with over 40 offices throughout the United States and Canada. It has helped policyholders of all types recover from many of the worst natural and manmade disasters of the past quarter-century.

From terrorist attacks to hurricanes, explosions to earthquakes, fires to floods, Adjusters International has been instrumental in putting clients on the road to recovery — and back to normalcy and prosperity. Among them are FEMA grantees and sub-grantees, for whom Adjusters International's professionals also apply their expertise and advocacy, guiding them through the complicated application process.

The following collection of case studies chronicles a variety of the recovery operations in which Adjusters International has been involved. Also included are comments from some of the clients we have been privileged to serve.

More information about Adjusters International is available at [www.AdjustersInternational.com](http://www.AdjustersInternational.com) or by calling 1-800-382-2468.

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## Terrorism/War

### The World Trade Center

Adjusters International played a major role in the recovery operations that followed both terrorist attacks on this facility — the second of which changed the world forever.

Although overshadowed by the 2001 mega-tragedy, the first attack on the World Trade Center complex occurred in 1993 when terrorists detonated a 1,500-pound explosive in the complex's subterranean parking garage. That blast left six dead and over 1,000 injured. At the time, it was one of the largest insured losses in U.S. history. Adjusters International was retained by the Port Authority of New York and New Jersey to assist with their insurance claim, which involved extensive building and property losses coupled with a large business interruption loss. The claims were successfully concluded and the complex was repaired.

Then, on September 11, 2001, the world was stunned by the terrorist-piloted airline crashes into the Twin Towers, this time destroying

them completely, devastating scores of surrounding businesses and taking the lives of more than 2,500 people. Again, the Adjusters International team was called upon to assist the Port Authority of New York and New Jersey, this time with the Federal Emergency Management Agency (FEMA) grant process. FEMA provided much of the financial relief to cover the massive uninsured costs related to the clean-up and rebuilding, including the reconstruction of the subway PATH system and rebuilding of lower Manhattan's infrastructure. Adjusters International's team played a key role assisting in the Port Authority's recovery operations and because of their service, the Port Authority awarded two Adjusters International staff members with the James G. Hellmuth Unit Citation "for invaluable contribution to the World Trade Center Loss Recovery Team." In the history of the award, these Adjusters International staff members are the only two people from outside the Port Authority who ever received the honor.





*The Oklahoma City tragedy chilled a nation.*

## Helping Kuwait Recover from the Gulf War

The effects of Iraqi aggression during the 1990-1991 Gulf War were both immediate and long-term — and the task of calculating the damages, immense. To oversee the latter, the Government of Kuwait established the Public Authority for Assessment of Compensation for Damages Resulting from Iraqi Aggression (PAAC). The PAAC turned to Adjusters International to help prepare its war reparations submissions to the United Nations.

The project, which lasted approximately six months, required the integration of a wide range of activities, including developing the actual United Nations claims forms, establishing field claim offices, receiving over 150,000 individual claims from Kuwaiti citizens and the preparation of consolidated claim verification reports.

This engagement was not only unique, but one of Adjusters International's most intense and far-reaching ever.

## Adjusters International Assisted State of Oklahoma after Bombing

The tragic bombing of the Alfred P. Murrah Building in Oklahoma City on April 19, 1995 was another instance in which, following a demonstration of humankind's darkest side, men and women came together to do the extraordinary.

The massive explosion from a fertilizer bomb resulted in 167 deaths and numerous injuries. Damages from the blast totaled some \$652 million. Due to the magnitude of the disaster, the Governor's Task Force on Damage Assessment retained the services of Adjusters International to prepare a preliminary damage assessment for more than 320 buildings, as well as the financial losses sustained by individuals, businesses and governments. This monumental task was completed within a remarkably short two-week period — providing a prompt, essential first step in initiating closure and recovery from this dreadful occurrence.

### Gulf War PAAC

**... I would like to seize this opportunity to thank you and all the ... staff for their commitment in terms of time and resources to ensure that the tasks were accomplished in a timely fashion.**

**As an authority, we have yet a long way to go, however, I am sure with the transfer of Adjusters International's specialized skills and knowledge to PAAC adjusting counterparts, we will overcome any hurdles.**

**On behalf of the PAAC Management and the other Authority staff, I would like to extend my sincere appreciation to the members of the Adjusters International team, who have proved by their perseverance, endurance and specialized skills, that almost nothing is impossible ...**

Dr. Adel Asem  
Director-General  
Public Authority for Assessment of Compensation for Damages Resulting from Iraqi Aggression



# Explosion at York International

Past successes in settling claims presented Adjusters International with another opportunity to be of service to a previously satisfied client — York International, one of the top manufacturers of air conditioning units in the country.

Those affiliated with York International’s manufacturing facility in York, Pennsylvania will never forget the events that took place on the evening of February 2, 1998. At 11:40 p.m., several tanks of compressed air exploded, causing a powerful blast that obliterated the manufacturing building, causing millions of dollars in damage. Recalling the success Adjusters International achieved in settling a loss at one of their subsidiaries several years before, York’s management again called in the Adjusters International team, which quickly went to work quantifying the damages and coordinating emergency repairs.

Adjusters International’s experts set into motion a recovery process that expedited rebuilding and allowed the company to remain in production, with the additional related costs of both covered in the policy.

Furthermore, while adjusting the explosion claim, an ice storm caused an interruption to York’s operations in Bristol, Virginia. Adjusters International was immediately asked to assist with that loss, helping York overcome yet another disaster.

The coordination of the two claims and York’s recovery was complicated and challenging, but each culminated in a successful settlement for the client.

## York International

**... York International truly appreciates all of your efforts on these matters. Your expert interpretation of the policy language to identify the available coverage and ensure all covered aspects of the loss were investigated and made part of the claim if appropriate. Your personnel dealt professionally with the insurance company and their plethora of hired experts, which clearly helped secure a settlement that was fair for all involved ...**

Wayne M. Naylor  
Assistant Treasurer and Director of Risk Management  
York International Corporation



### Other Accident/Explosion Engagements at a Glance

Charles E. Smith Realty Co. – Multiple locations  
City of River Rouge, Mich.  
Crucible Specialty Metals – Syracuse, N.Y.

First Interstate Bank – Everett, Wash.  
KMG Minerals, Inc. – Kings Mountain, N.C.  
Mountain Cold Storage – Tacoma, Wash.  
National Cooperative Refinery Association – McPherson, Kan.  
Nucor Steel – Crawfordsville, Ind.

Pioneer Chlor-Alkali Co., Inc. – Henderson, Nev.  
Revere Copper Products, Inc. – Rome, N.Y.  
Shadowdale Elevators, Inc. – Houston, Texas  
United Dominion Realty Trust, Inc. – Multiple locations  
Waste Management, Inc. – Utica, N.Y.

# Sweetheart Cup Suffers Major Fire

Using its specialized resources and expertise, Adjusters International helped this business, devastated by fire, get back on track.

Sweetheart Cup Company is the largest manufacturer of single-use disposable products for the food and beverage service industry. As the result of a major fire at its

200,000-square foot manufacturing facility in Somerville, Massachusetts, the firm experienced millions of dollars in losses.

Initially, Sweetheart Cup executives undertook the task of preparing the claim themselves, until they encountered numerous problems with their insurance company.

After reviewing Adjusters International’s references, the company’s executives determined that Adjusters International had the resources and expertise to handle their claim and get their business back on track.

*(Continued on page 4)*

## Sweetheart Cup

*Continued*

**On behalf of all my colleagues at Sweetheart, I want to express our sincere gratitude for your professional guidance in the settlement of our property and business interruption claims ...**

**... The fire not only disrupted our production, but it also disrupted our transition schedule to our new site. This incident was a first for many of us and your early guidance and advice proved invaluable to our effort to properly document the loss ...**

**The business interruption component of our claim was far more challenging. The fire not only disrupted our normal seasonal inventory build, but it also disrupted our plans for new product introductions ...**

**It is always better not to have a claim, but it's good to know that if necessary, we have the resources, experience and knowledge to go head to head with the insurance companies.**

Hans Heisen  
Vice President, Finance & Chief  
Financial Officer  
Sweetheart Cup Company, Inc.

## Elizabeth Arden's Quick Solution for Buckingham Palace

In this engagement, Adjusters International not only lived up to its reputation for successful claims adjusting by helping to restore a famous spa to its preloss condition, it did so under an extremely tight deadline.

The Elizabeth Arden Red Door Hair & Beauty Spa in London, England, is one of the world's most renowned spas. Fire severely damaged a large portion of the facility less than a month before the British prime minister's wife and the wives of 14 heads of state were to arrive for exclusive use of the spa, prior to a banquet at Buckingham Palace.

When the blaze struck, the owners decided that instead of operating out of an alternate location, they would temporarily repair the damaged facilities. Adjusters International's adjusters helped them arrange for attractive temporary partitions that blocked from view the sections destroyed by the fire and then stripped away all of the fire damage to remove any smoke odor.

The day after the event, permanent restoration began. Adjusters International successfully adjusted the claim, the proceeds from which funded a full restoration of the famous spa to its preloss condition.

### Elizabeth Arden Red Door

**Now [that] matters have been finally resolved with our insurance company, I thought I would take the opportunity of writing to you to thank you for all your efforts and assistance throughout this difficult claim.**

**We would have had much difficulty in handling the various complex issues without your good office, and we would be more than happy to recommend you to other companies who have similar incidents in the future ...**

David Bell  
Financial Director  
Elizabeth Arden Red Door  
Hair & Beauty Spa



# Preserving History at the Ronald Reagan Museum

This was a clear instance in which calling in the experts brought the right strategies to the table, helping the client achieve their objectives amidst special circumstances.

Eureka College, a small private institution in Eureka, Illinois, counts America's 40th President, Ronald Reagan, as one of its distinguished alumni. The college was the benefactor of a significant collection of Reagan memorabilia and established the Ronald Reagan Museum in his honor. Sadly, fire destroyed a number of the artifacts in the museum, also causing damage to the building itself.

More than 3,000 items were in the collection, including Reagan's 1932 Eureka diploma, an essay he wrote as a student, photographs and an Academy Award. The fire destroyed dozens of these artifacts and caused smoke damage to the rest.

The insurance company initially attempted to have the items cleaned by an outside contractor. Unfortunately, their poor restoration efforts caused even more damage to the collectibles. At that point, the college recognized the need to employ an expert to represent its interests and at the recommendation of their insurance broker, Adjusters International was hired.

Adjusters International immediately retained an expert on presidential memorabilia to assist in the valuation of the collection's one-of-a-kind pieces. Overwhelmed by the complexity of the loss, the insurance carrier filed a demand for appraisal.

Typically when an item is damaged, the insured is entitled to the full replacement cost and the insurance company retains the salvage. In this case, the college wanted to retain the salvage because they were not legally authorized to turn the memorabilia over to any party other than the Reagan family. Therefore, Adjusters International had to determine the replacement cost value, as well as the salvage value, so that the insurer could deduct that amount from the final payment and the college could retain the property.

Ultimately, Adjusters International obtained an appraisal award that exceeded the client's expectations, while allowing the college to keep all of the damaged memorabilia. In addition, Adjusters International secured payment to the college for its professional fees under the inventory and appraisal clause of the insurance policy.

# Santana Row Fire Levels Complex One Month Before Grand Opening

Pooling the experience and expertise of its professionals enabled Adjusters International to develop a solution that again exceeded the client's expectations and created the best possible outcome.

In late summer 2002, a massive fire broke out at Santana Row in San Jose, California. Owned by Federal Realty Investment Trust (FRIT), Santana Row is a mix of residential and commercial properties occupying more than 30 acres. The property was in the final phase of construction at the time of the fire and was designed to include 125 retail/commercial spaces, 501 residential units (townhouses and flats) and a 213-room, award-winning boutique hotel. The fire left a total of 276 luxury apartments and villas, and 60 street-level retail stores reduced to ashes.

With the Federal Realty home office located on the East Coast, and Santana Row situated thousands of miles away, Federal's executives knew a coordinated response was vital to recovery. Immediately after the fire, Adjusters International was retained and responded promptly by sending a team of professionals from its northern California and Maryland offices to the loss site. This approach, involving team representatives from both coasts, ensured continuity as well as an effective flow of information — while providing the specific expertise that was necessary for the successful settlement of this complex claim.

## Santana Row

**Thank you and your team for all of your help in resolving our builder's risk fire claim at Santana Row in San Jose, California. The end result of the claim, both in terms of the amount recovered and the short time period in which it was resolved, far exceeded our expectations and there was no way we could have achieved that result without the expertise, guidance, dedication and hard work of . . . your team . . .**

**None of us at the Trust had ever been through anything remotely similar to the fire and we had virtually no idea of where to start or how to go about tackling the problems we would face . . . Your team quickly assessed the situation, learned about the project and provided us with valuable support and advice to help us understand, quantify and process all of the losses from the fire. The full-time person you dedicated on site at Santana Row proved to be critical not only to the resolution of the claim but to our ability to keep our construction team focused on completing and opening the rest of the project. Likewise, your professional judgment and advice in creating the strategy to work through with the insurance company some difficult adjustment and policy issues was instrumental in allowing us to resolve the claim in what we have to believe was record time for a claim of this magnitude.**

**There is no doubt in my mind that the next time we have a casualty related property loss of any kind, you will be the first person we call.**

Dawn M. Becker  
Senior Vice President – General Counsel and Secretary  
Federal Realty Investment Trust



*The Disaster*



*The Recovery*

## At the Jazz, The Show Went On

The Jazz at Lincoln Center in New York City was in the midst of constructing a new facility in the Time Warner Center, including a main opera hall, concert hall, jazz club, the Jazz Hall of Fame and an addition to the educational center. Hopes for keeping the building project on track were nearly dashed, however, when fire ripped through the facility, causing millions of dollars in damages.

Adjusters International's swift adjustment of the claim and concern for keeping the project on track paid off in a settlement that was not only satisfactory, but reached promptly enough for the project to be completed in time. The client was also grateful for Adjusters International's insistence that the performance facility be tested for toxic residue, which led to a total cleansing and ensured the public's safety.

### Jazz at Lincoln Center

**... The guidance and assistance received from ... your team were invaluable at keeping the Jazz at Lincoln Center project on track. Of particular importance was the insistence of the Adjusters International team that the performance facility be tested for toxic residue. As a result of that testing, a complete and total cleansing was done. This was a public safety precaution that might have been omitted without your leadership.**

**There was a successful settlement with the insurance company for the total claim, which allowed the facility to be completed on time to have reviews ...**

Karen Ann Shafer  
Project Administrator  
Frederick P. Rose Hall Construction Project



## Village of Saranac Lake, New York, Retains Adjusters International after Damaging Blaze

Adjusters International believes that a team approach is the most effective method of disaster recovery and claims settlement — and put that philosophy to work when a community in northern New York State needed it most.

The Village of Saranac Lake, located in New York's Adirondack Mountains, is known for its snowy winters. So an early November fire at its department of transportation building could not have come at a worse time.

Lost in the fire were most of the village's snow removal equipment, plus road repair machinery, maps of the village's roadways and financial records. Based on a recommendation from its attorney, the village hired Adjusters International to handle its insurance claim. Adjusters International's adjusters, estimators and inventory specialists teamed up and went to work, documenting the loss in its entirety, ultimately enabling the village to replace its costly equipment.



### Other Fire Loss Engagements at a Glance

- AFM Hospitality Corporation (Northwest Lodging Inc.)
  - Multiple locations
- Boddie-Noell Properties Inc. –
  - Virginia Beach, Va.
  - Matthews, N.C.
  - Charlotte, N.C.
  - Rockville, Md.
- CCA Industries Inc. (AMF Bowling) – Essex, United Kingdom
- Dean College – Franklin, Mass.
- Farm Fresh Inc. – Portsmouth, Va.
- Filene's Basement Corporation – Auburn, Mass.
- First Union Bank – Charlotte, N.C.
- General Cigar Holding Inc. – Bloomfield, Conn.
- Illinois Bell – Hinsdale, Ill.
- Iron Mountain Inc. – South Brunswick, N.J.
- Natrochem Inc. – Savannah, Ga.
- Purity Bakery Ltd. – Nassau, Bahamas
- Quaker Maid Meats Inc. – Reading, Pa.
- Snyder's of Hanover Inc. – Hanover, Pa.
- Tennant Company – Uden, Netherlands
- Vishay Intertechnology Inc. – Multiple locations
- Wawona Frozen Foods – Clovis, Calif.

## Bank One Tower in Path of Tornado that Slammed Fort Worth

Here again, Adjusters International's skilled professionals and attentive service stabilized a chaotic situation and helped a client resolve a complicated loss.

A Category F2 tornado, with winds up to 157 mph, moved through the heart of Fort Worth, Texas, ripping apart structures that

stood in its path. Among them was The Bank One tower, a 36-story skyscraper that became engulfed by the swift-moving funnel cloud. According to witnesses, the windows bowed six to seven inches before bursting. The owner of the building, Dalcan, selected Adjusters International out of 13 public adjusting firms it interviewed to help with their insurance claim.

Adjusters International brought about settlement of the loss only four months after the tornado struck. The building damage was fully reimbursed and funds were negotiated to cover code upgrade costs, which exceeded the building damage settlement.

### Bank One Tower - Dalcan

**... From the time of engagement and until the completion of our insurance settlement, Adjusters International provided us with every service needed to resolve an extremely complicated loss. Your diligence, professionalism and skill brought to us the support we needed to stabilize the property and successfully coordinate a large team of construction and disaster specialists. We wish to offer our gratitude and the strongest possible commendation for your assistance.**

Ron Cherry  
President  
Dalcan

*Some of the extensive damage inside Bank One tower.*



## Speaking the Language for Cargill Industries

When it comes to insurance adjusting, it helps to have an ally who speaks your language.

In late winter, the capital city of Caracas, Venezuela, was deluged with rainfall resulting in flooding and mudslides that crippled the port city. The region suffered considerable infrastructure damage and its ports were shut down for an extended period of time.

Cargill, an international distributor of agricultural goods, had several operations there. The firm's facilities and warehoused products sustained minor damage; however, its flour manufacturing facility suffered a multimillion dollar loss of revenue due to an inability to receive raw materials and ship finished goods.

With headquarters in Minneapolis, Cargill turned to Adjusters International for assistance. Adjusters International promptly assigned a bilingual senior adjuster and business income specialist to handle the preparation, presentation and settlement of the claims.



The adjuster's bilingual capability facilitated the English-Spanish translation process and was instrumental in achieving a successful recovery from this loss.

# Gerber Childrenswear Suffers Major Loss from Hurricane Georges

While Adjusters International can't control the weather, our experts can and do help minimize the financial impact of a hurricane.

When Hurricane Georges devastated the eastern Caribbean in September 1998, Adjusters International quickly mobilized catastrophe teams to initiate recovery. Packing winds up to 130 mph and churning up 20-foot waves, Hurricane Georges toppled power lines, smashed windows and blew away countless roofs in Puerto Rico, the Dominican Republic, U.S. Virgin Islands, St. Kitts and Nevis, Antigua and other Caribbean islands.

One of the worst losses occurred at Gerber Childrenswear's manufacturing facility in the Dominican Republic. Including severe damage to the building, inventory and equipment, along with a substantial business interruption loss, this claim presented formidable challenges. Adjusters International's specialists went to work promptly and effectively — helping Gerber recover fully from their property and business interruption losses.

Throughout the islands, Adjusters International spearheaded the recovery of more than 100 businesses, including 25 condominium associations, many of which suffered millions of dollars in losses.

## Gerber Childrenswear

**... Our loss was certainly not easy to measure. Your staff of building experts prepared a greatly detailed building estimate that carefully measured all of our damages. Much of our stock was also damaged to varying degrees, which made the detailed quantification and evaluation a very difficult task. Our equipment and machinery was still operational, yet you were able to negotiate a generous repair/damage allowance for machinery that was exposed to water and potential future corrosion.**

**Our business interruption loss was also quite complicated. While we were able to complete most of our current orders at that time, we suffered a substantial loss of opportunity. Our normal margin was eroded by inefficiencies due to working in a damaged facility. Your team of professionals successfully identified and demonstrated this loss by developing a model which measured and supported that loss of opportunity and allowed us to recover appropriately.**

**... Your experts accurately interpreted our policy so that we could utilize all aspects of our coverage, and all aspects of our loss — even those which we didn't initially recognize — were skillfully measured. Adjusters International managed to minimize the impact of a very serious coinsurance clause, which saved Gerber hundreds of thousands of dollars ...**

**Many thanks ... for a fine job.**

Jay R. Cope  
Vice President - Operations Services  
Gerber Childrenswear, Inc.



# Continental Subsidiary in Guam Devastated by Typhoon

Besides lending its professionalism and experience, Adjusters International provides the necessary tools and resources to rebuild following a disaster.

Super typhoon Paka set records as it tore a devastating path through the western Pacific in December 1997. With sustained winds of 180 mph and record gusts as high as 236 mph, the storm slammed into the small island of Guam.

Continental Micronesia, a wholly owned subsidiary of Continental Airlines, headquartered at the Guam International Airport, was crippled and suffered millions of dollars in damage to its offices and planes. Flights to neighboring islands and other countries serviced by the airline were disrupted.

As a subscriber to Adjusters International's technical publication *Adjusting Today*, Continental's risk manager already had an awareness of and appreciation for the company's expertise. When the typhoon struck, he was confident that Adjusters International was the right resource to bring about the company's financial recovery.

An Adjusters International team was immediately dispatched to handle the complex settlement. In achieving a multimillion dollar settlement for the client, one of the factors Adjusters International's experts proved was that the airline's scheduling problems stemmed directly from the physical damage to the Continental facilities, hence the resulting loss of business was covered.

## Continental Airlines

**... The claim was quite intricate for it involved a hub station that had been damaged by a typhoon.**

**I found [Adjusters International] to be professional and easy to work with. They exhibited experience in the claims process and provided Continental with the tools needed to finalize the claim. I appreciate their service to Continental, and it has been a pleasure working with them.**

Monica Ho  
Manager, Property & Casualty Insurance  
Risk Management  
Continental Airlines, Inc.

# Mississippi Coast Coliseum & Convention Center

Hurricane Katrina's fury and lasting impact are historic. The powerful storm brought incredible devastation to countless homes and businesses along the Gulf Coast. It also brought another rapid deployment by Adjusters International to fast-track claims and the rebuilding process.

The Mississippi Coast Coliseum & Convention Center, a beachfront facility built in 1977 in Biloxi, Mississippi, was one of Katrina's many victims. The storm created an opening in the facility through which the wind and rain entered. The salt sprayed by the winds rusted the stadium seats and ruined the facility's multimillion dollar scoreboard, while water flooded the interior. Within hours, \$35 million dollars in damage had occurred, which would close the coliseum for nine months.

Adjusters International was quickly on the scene and arranged a steady flow of payments from the insurance company to allow the coliseum to rebuild as the claim progressed. Several of Adjusters International's professionals actually resided in an RV in the coliseum's parking lot for over a year, persevering until the policy's limits were realized. Remarkably, the insurance carrier had at first denied the claim altogether! Thanks, however, to the advance payments and steady progress of the claim, the facility reopened to the public shortly after the final payment was received.

## Mississippi Coast Coliseum

**... Not many, if any, insured on the Mississippi Coast can say "we received payment for 100% of our insurance coverage" as we did!**

**... It was a fact; the facility was hit with the full force of Katrina's winds and a storm surge of 25 feet, resulting in five [feet of water] throughout the facility. Your professional experience and knowledge of buildings, building operation and insurance is what it took to recover our full limits of the policy ...**

**... I am, in fact, so pleased with what you did for us that I'd like your permission to recommend your services as I travel and speak ... and describe our damages and recovery, as you are truly a large part of that recovery. I can attest that if anyone suffers such devastation they should begin with you and your team.**

William F. Holmes  
Executive Director  
Mississippi Coast Coliseum & Convention Center



## Restoring Form and Function to the Biltmore Hotel

Time and again, Adjusters International has proven its ability to cut through bureaucratic red tape, achieve results and guide clients to a fair settlement.

Despite its storied history as the lodging of choice for royalty, the luxurious Biltmore Hotel at Coral Gables-Miami could not escape the wrath of hurricanes Katrina and Wilma.

Katrina left behind 150 damaged rooms and Wilma added 30 more. Also damaged were 85 roof surfaces, the golf course, restaurants, gift shops, bars and other facilities, leading to drastically interrupted revenue.

Four months after filing their insurance claims and without a penny received, Biltmore officials took the advice of their insurance broker and hired Adjusters International.

Immediately, the Adjusters International team went to work negotiating with multiple insurance adjusters and accountants. The results were outstanding. With Adjusters International's assistance, Biltmore restored both function and form, with the rebuilding meeting the stringent historic registry requirements of the City of Coral Gables — including such details as correct replacement of roof tiles, which had to be imported from Spain.

The hotel was returned to its original beauty and continues to welcome guests to a magnificently restored property.

### Biltmore Hotel

**... Your firm was proactive, brought in exceptional expertise and consultants who were always informed and professional, and guided the insurance companies to a reasonable and fair settlement. You were conscious of our cash flow needs for a substantial reconstruction project, and were always available and immediately responsive to every question we had throughout the process. When the representatives for our next layers of insurance coverage were not fully cooperative and were resistant to becoming involved in the loss evaluation, you were able to professionally and productively demand meetings and conference calls to move through the red tape and achieve results ...**

Jim Pelletier  
Biltmore, Coral Gables-Miami

## Treasure Bay Casino

The owner of the Treasure Bay Casino in Biloxi, Mississippi, was devastated when Hurricane Katrina hammered not only his business, but his home as well.

Treasure Bay is a floating casino, fashioned like a pirate ship and connected to a fort-style building by a gangway. The fort is home to the casino's restaurants, offices and souvenir shops. Across the street lies Treasure Bay's 15-story hotel.

The casino was demolished by water, while wind victimized the hotel, ripping off half of the roof, blowing in guest room doors and windows, and filling the hallways with sheet rock.

The loss was complicated by insurance coverage issues involving a total of nine insurance policies. Adjusters International's staff prepared and documented the insurance claims, which exceeded \$20 million. Their expertise was put to test in proving which portions of the losses were caused by water and which were caused by the wind.

Pleased with Adjusters International's successful handling of the casino loss, Treasure Bay's CEO hired Adjusters International to adjust the claim for his destroyed beachfront home as well. Adjusters International settled the claim for the limits of the insurance policy. In contrast, many of his neighbors who also owned damaged homes on the very same street but did not retain Adjusters International's services, received little or nothing from their insurance carriers.

*Shaped like a pirate ship, the floating casino was demolished by water.*

### Other Storm Related Clients at a Glance

Antilles Broadcasting Corporation – St. Croix, U.S. Virgin Islands  
Bahamas Telecommunications Corporation – Nassau, Bahamas  
Carriage Industries – Chatsworth, Ga.  
City of Wichita – Wichita, Kan.  
Dallas Public Schools – Dallas, Texas  
Eckerd Drug Corporation – Charleston, S.C.  
First VI Federal Savings Bank – St. Thomas, U.S. Virgin Islands  
Government of Anguilla  
Government of the U.S. Virgin Islands  
LSG Lufthansa Service Inc. – Tamuning, Guam  
Municipalities of Puerto Rico – Rincon, Puerto Rico  
Pinnacle Realty Management Company – Multiple locations  
Small Parts Inc. – Logansport, Ind.  
South Miami Health, Homestead Hospital – Miami  
The Port Authority of Jamaica – Kingston, Jamaica  
Trammell Crow Company – Multiple locations  
United States Forgecraft Corporation – Ft. Smith, Ark.  
Utica College of Syracuse University – Utica, N.Y.  
Wichita Airport Authority – Wichita, Kan.



# Emergency Standby Contract had Adjusters International at Side of Houston Independent School District

An emergency standby contract with Adjusters International allows clients to document, process and finalize claims faster and more accurately than they ever could before.

One client to establish such a contract and designate Adjusters International its public adjusting company and disaster recovery consultant of record has been the Houston

Independent School District, seventh largest in the nation. Adjusters International first worked with the district in appraising damages at 114 locations following the severe flooding from Tropical Storm Allison.

Later, when heavy fall rains again damaged its facilities — this time more than 50 of its 306 schools — district officials breathed a

sigh of relief knowing that their prearranged service agreement with Adjusters International meant help was already on its way.

Based on Adjusters International's record of prompt and productive claims settlement, the Houston Independent School District continues to rely on the expertise of Adjusters International for assistance in handling property damage claims.

## Houston Independent School District

... I called Adjusters International on the morning of the rain event and Adjusters International responded promptly, professionally and efficiently with your resources. Within three weeks, Adjusters International had prepared the estimates for over 50 schools and were [sic] able to break it out between the National Flood Insurance Policy(s) and the multi-peril property policy ... During this time, HISD developed a phenomenal relationship with your company, your adjusters and your staff. Adjusters International's professionalism led to a good working relationship with our insurance company's adjuster ...

... HISD simply does not have the internal resources to handle a catastrophic property claim involving so many facilities at one time. Our Agreement, that you refer to as the "Emergency Standby Contract," is of benefit to HISD as our claim is documented accurately, faster and finalized in a more reasonable time frame than we could do on our own. I believe that we picked an excellent company, Adjusters International, to provide adjusting services for ... our school district this year.

Kermit Falgout, Risk Manager,  
Houston Independent School District



*Floodwaters transformed major Houston highways into waterways.*

## Understanding Depth Key to Helping Southern Pacific Lines

With their experience and knowledge, Adjusters International's professionals look beyond the obvious to see more than meets the eye.

When a massive flood saturated the Midwest and Southern Pacific's rail lines, miles of tracks were washed away, creating extensive business interruption and extra expense losses.

Because the railroad transports freight throughout the United States, disruption in any one area can ultimately affect all of the links in the line's highly interconnected system. Following the flood, such a disruption — in the form of congestion and delays throughout the Southern Pacific's entire system — is just what took place.

Initially, the insurance company was willing to cover only those costs associated with detouring trains around rail lines that had been flooded. Understanding how the financial impact of the loss was considerably more far-reaching than that, Adjusters International formulated a loss settlement that proved not only the rail line's total lost net profit, but all of the extra costs it incurred as a result of the flood.

### Other Flood Claim Engagements at a Glance

Board of Utilities — Kansas City, Kan.

City of Detroit

City of Louisville

City of Reno

Hussey Copper Ltd. — Leetsdale, Pa.

Iowa Health System — Des Moines, Iowa

Iowa Paint Manufacturing Company, Inc. —

Des Moines, Iowa

Mark Andy Inc. — Chesterfield, Mo.

Meredith Corporation — Des Moines, Iowa

Newbury College — Brookline, Mass.

Payless Cashways Inc. — Elwood, Kan. and Albuquerque, N.M.

Pyramid Mining — McHenry, Ky.

Reno/Tahoe International Airport — Reno, Nev.

Sewerage & Water Board of New Orleans

The Washington Ballet — Washington, D.C.

U.S. Department of the Interior — National Park Service —

Yosemite, Calif.

## Southern Pacific Lines

... Having been through the entire process, there is absolutely no doubt that hiring Adjusters International ... was the best move Southern Pacific made.

I think the key to the entire process is contained in your letterhead ... the line indicating "Professional Loss Consultants." The key word of course is "Professional." Throughout the entire adjusting process I was continually impressed by the professionalism evidenced by you ... There was never a time when you ... were not prepared or in control of the process ...

On a personal basis, the assistance you provided directly to me is unmeasurable ... Not once did you make me feel like we were not on the same team, only that you always had the best interest of me and Southern Pacific in mind ...

Dale A. Wydman  
Director — Risk Management  
Southern Pacific Lines

# Earthquake Triggered Pillsbury Engagements

Creative solutions and skillful negotiations are key ingredients for keeping a claim on track.

In one of its earliest engagements, Adjusters International was proud to have helped giant food maker Pillsbury recover from losses at two of its food processing operations.

Pillsbury's Watsonville, California facility, which was its West Coast storage and distribution center of frozen products as well as the site of its production lines for Green Giant frozen vegetables, was shaken so severely during an earthquake that its main refrigeration lines split, leaking ammonia gas throughout the plant. In addition, buildings and equipment suffered physical damage. The result was millions of dollars worth of frozen food destroyed due to contamination, resulting in reallocation of product from other distribution centers across the United States. Pillsbury also lost productivity and capacity as they missed the packing season for products that could not be processed. Fields of vegetables remained unharvested and were eventually worthless.

In a separate incident, the company's Wellston, Ohio, plant — a branch of Pillsbury's pizza business that produces Jeni's brand frozen pizza — was affected by an ammonia gas leak caused by an explosion. The gas actually leaked into the nearby town, forcing the temporary evacuation of its 5,000 residents.

In both cases, Adjusters International helped guide the company to a complete recovery.

## Other Earthquake / Collapse Engagements at a Glance

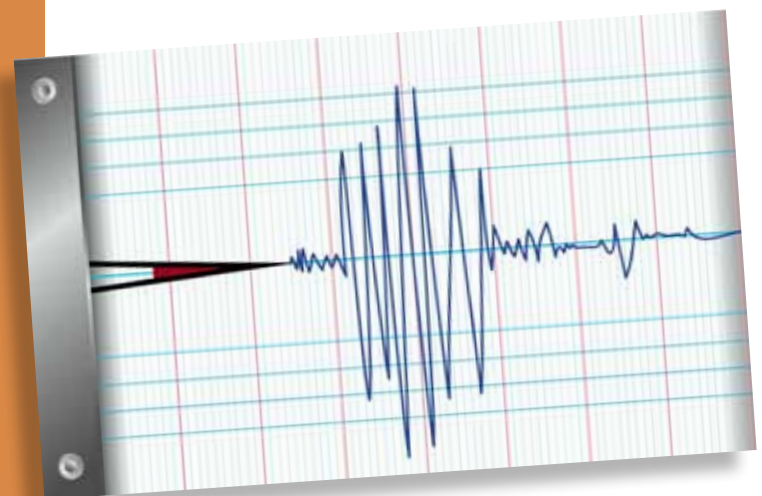
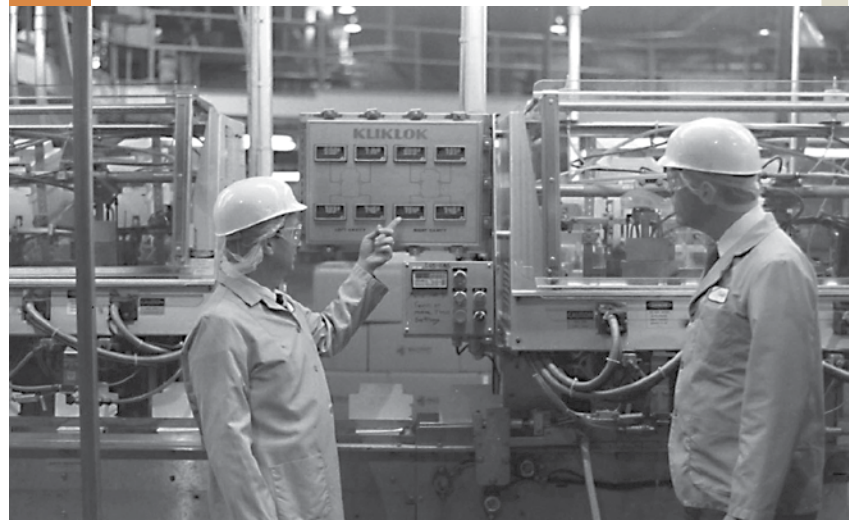
- Beaulieu of America Inc. – Multiple locations
- Crystal Ocean Seafoods Inc. – Astoria, Ore.
- Image Entertainment Inc. – Chatsworth, Calif.
- Jack Frost Fruit Company – Yakima, Wash.
- JCPenney Company Inc. – Los Angeles
- LA Irvine Sports Club Inc. – Los Angeles
- Mariners Park Village Condo Association – Torrance, Calif.
- Murry's Inc. – Washington, D.C. and Philadelphia
- National Dollar Stores Ltd. – San Francisco, Highland Park, Los Angeles, Calif.
- NMB USA Inc. – Chatsworth, Calif.
- Pacific Hospital of the Valley – Sun Valley, Calif.
- PCS Nitrogen Inc. – Lima, Ohio and Trinidad
- Polycarbon Inc. – Valencia, Calif.
- Sherman Oaks Fashion Mall – Sherman Oaks, Calif.
- The Claremont Hotel – Seattle, Wash.
- The Gillette Company – Mexico City, Mexico; Santa Monica, Calif.; New Bern, N.C.

## Pillsbury Company

**... Time and again, you had the creative solution, the tough negotiating point, or the quick response necessary to keep our insurance claim on track ...**

**I am convinced that without your unflagging enthusiasm for this claim we would not have settled as quickly, nor for as much as we ultimately did ...**

Richard Q. Russeth  
Vice President - Associate General Counsel  
The Pillsbury Company



## Florida's West Coast Takes a Beating

# Monroe County, Florida — Hurricane Damage x 4!

In the aftermath of four hurricanes, Adjusters International provided the path to financial recovery.

The primary landmass of Monroe County, Florida, is the Florida Keys. The 220-mile-long chain of islands extends into the Gulf of Mexico from the southeastern tip of the Florida peninsula, providing magnificent, well-known vistas.

For years, county officials maintained a disaster recovery standby contract with Adjusters International to help ensure an optimum recovery, should the area be hit by a disaster. When hurricanes Dennis, Katrina, Rita and Wilma came calling, Monroe County turned to Adjusters International to deliver the benefits their contract promised — and that's just what Adjusters International did.

Wilma, called the greatest storm of the decade, had the greatest impact across the island chain, causing millions of dollars in damages. Thousands were left homeless and an emergency shelter was shut down within a week because of mold infestation. Evacuees were shuttled between hotels and shelters. FEMA initially ruled that the county's hotel bill for storm refugees was not eligible for reimbursement.

Further complicating matters was the fact that new FEMA guidelines governing temporary housing for essential employees were implemented in the middle of the hurricane season. What's more, after a year of record-breaking storms, Monroe County faced an increased need for mitigation strategies that would improve the resistance of the county's infrastructure.

Adjusters International researched FEMA sheltering policies and proved that on multiple occasions, FEMA had used hotels to shelter displaced residents. FEMA officials reversed their decision and all hotel expenses were deemed eligible. Adjusters International consultants secured more than \$1 million in funding for the housing of essential county employees.

Finally, Adjusters International worked to identify projects that would benefit from hazard mitigation funds, including hurricane-resistant windows in buildings across the county and a fortified communications system.

The storms damaged 400 buildings and facilities across the county. Adjusters International developed and implemented a cohesive loss-management process resulting in a recovery of \$40 million for property damages and \$20 million for debris removal costs.

## Monroe County, Florida

**... Your knowledge of the complex governmental regulations and equally complex insurance and adjusting issues really helped the County maximize the public assistance that was available after all of these disasters. You delivered what you promised and we are confident ... in the ability of your firm to provide these services fully on a technical and professional level, yet be able to translate in a clear and concise manner the intricate and sometimes subjective FEMA regulations which we could not have done without you.**

**Without hesitation we would recommend ... your firm to anyone that is faced with the processing of large and complex disaster loss claims ...**

Salvatore R. Zappulla  
Division Director  
Monroe County  
Budget and Finance



## Port Authority of New Orleans Weathers the Storm

In looking out for its clients, Adjusters International also looks ahead to prevent the issues and expenditures associated with repeat disasters through the formulation of mitigation strategies.

The complex recovery operation at the Port of New Orleans following Hurricane Katrina involved a number of funding sources, including three layers of private insurance, FEMA and the resources of the Louisiana State Recovery Authority. Adjusters International was at the helm of the Port Authority's \$190-million-damage recovery.

With 22 miles of wharfs and terminals, the Port of New Orleans was the biggest in the country and fifth largest in the world, bringing in 40 percent of the nation's commodities. When it does not operate properly, the economic impact is felt throughout the country.

Adjusters International implemented a recovery plan that included mitigation strategies and alternate or improved projects to prevent repetitive disaster expenditures. With Adjusters International's expert evaluation and assistance developing the

Port's hazard mitigation plan and related project opportunities, project funding potential for post-Katrina damage recovery tripled — and funding from this disaster is expected to exceed \$70 million after insurance reductions. The Port is now approved for funding under FEMA's Hazard Mitigation Grant Program, which will ensure that port facilities there and elsewhere are better protected against future storms, hurricanes and other potential disasters.

## Florida Resort Areas Recover from Hurricanes

Lee County, Florida, includes a number of Florida’s jewels, including Sanibel Island and the bustling mainland City of Fort Myers.

County officials needed a financial recovery plan that accounted for the complexities of four major hurricanes in a single season and, one year later, the added devastation of Hurricane Wilma. The county, along with the cities of Sanibel and Fort Myers, turned to Adjusters International for expert disaster recovery consulting.

The hurricane caused \$40 million in damages to 400 buildings across Lee County. Additionally, the costs of debris removal and cleanup topped \$30 million. Adjusters International’s recovery strategy tapped multiple federal disaster relief sources and integrated the recovery with the various insurance claims.

The hurricane recovery was multifaceted and complex, with Adjusters International’s experts handling a wide range and variety of projects. Major rebuilding efforts included the Sanibel Causeway, the highway that connects Sanibel to Fort Myers, which was eligible for funding from several sources. Other work included such out-of-the-ordinary tasks as the removal from Sanibel of all non-native Australian pine trees, which could not withstand hurricane-force winds.

### Lee County, Florida

**... The hardships encountered while processing requests for assistance under FEMA’s Public Assistance Program were simply unimaginable. Without the persistent and unwavering commitment to detail and quality exhibited by your firm, we could not have completed the nearly \$25 million in FEMA requests and the \$2.1 million in FHWA reimbursements processed to date. The knowledge base needed to deal with FEMA regulations [is] mind-boggling. It was obvious you and your team are very much up to speed with these regulations, procedures and processes.**

**... Your firm’s ability to bring together the right team of professionals at the right time resulted in the creation of a superior product. Your thoroughness, knowledge, attention to detail, and logical approach provided us with the assurance that we would obtain the maximum reimbursement from all eligible sources ...**

Tony Majul, Budget Director  
 Wayne Fiyalko, Risk Manager  
 Sue Lange, Budget Services Manager  
 Roger Good, Grants Manager  
 Lee County Florida

## Adjusters International Contributes to Rebirth of New Orleans

In New Orleans, Adjusters International’s well-executed strategy and ability to accelerate FEMA funding helped break down the barriers to recovery.

The world’s attention was focused on the city in the days and weeks after Hurricane Katrina hit, as its citizens endured significant and extended hardship and despair. Serious questions were raised regarding disaster preparedness, triggering concerns about similar events in the future, not only in the Gulf Coast region, but in cities, states and nations around the world.

Nearly one year after the catastrophic storm, Adjusters International was retained to assist the City of New Orleans in its recovery from Katrina’s staggering and lingering impact, which ultimately encompassed hundreds of millions of dollars in damages. Adjusters International was asked to provide a comprehensive financial recovery strategy and to address the city’s gridlocked federal grant process and insurance claim.

As is the case with most localities devastated by a major disaster, emergency protective measures quickly exhausted cash reserves. Without funding in place prior to signing

contracts, the city’s greatest dilemma was that its procurement process was on hold. Expediting funding was the main objective and top priority.

Adjusters International was quickly able to jumpstart the insurance recovery by working with the insurance adjuster to provide the city with advances on their claim. Adjusters International also determined that initial project worksheets written by FEMA officers did not accurately reflect the scope of

damage or provide the proper cost estimates for reconstruction.

Furthermore, Adjusters International’s professionals were successful in helping to reformulate project worksheets and accelerate the flow of FEMA funding.

In the end, Adjusters International played a pivotal role in the rebirth of a city that long was and is once again a unique part of American culture.



## More Funds for a Major Port

Clients know they can count on Adjusters International to do the “write” thing.

Just two weeks before Hurricane Katrina struck, officials at the Port of Gulfport, Mississippi, announced that the Port had set a new record for tons of cargo moving across its docks. The figure was more than 2.5 million tons for that fiscal year.

After Katrina struck, the Port’s owner — the Mississippi State Port Authority (MSPA) — was left with more than \$100 million in disaster-related damages to warehouses, offices, piers, wharfs, railways, catwalks, fender systems, high mast lighting systems and a small craft harbor.

MSPA retained Adjusters International to coordinate its financial recovery for FEMA-eligible projects. Urgently needed was a solution to a widespread problem in the Mississippi Gulf region: how do

FEMA applicants properly estimate costs for major projects in a post-hurricane environment?

MSPA was one of many organizations that were not fully reimbursed in the early, chaotic days of the disaster. FEMA officials had used a basic cost estimating methodology that did not provide a full and accurate estimate of the scope of work and associated costs necessary to repair damages.

From their familiarity with FEMA’s cost estimating process, Adjusters International’s professionals recognized the need to consider post-disaster cost escalations and project difficulties. They authored a convincing position paper to FEMA supporting their case that FEMA should utilize their own forward pricing Cost Estimating Format (CEF) in Mississippi. As a result,



MSPA recovery funding was increased by approximately \$45 million to \$55 million above the basic cost estimates originally calculated.

Adjusters International’s effort led to one of the most important overall developments in Mississippi’s post-Katrina recovery. Adjusters International assisted the Mississippi Emergency Management Agency in convincing FEMA to implement the Cost Estimating Format for alternate and improved projects throughout the state. As a result, applicants saw their project allocations increase on average by 40 percent to 80 percent.

## The Adjusters International Difference: Hospital Recovery Increases from Thousands to Millions

Trained eyes can see what others overlook.

Holy Cross Hospital in Fort Lauderdale, Florida, is an award-winning, nonprofit hospital serving more than 55,000 patients each year. For more than 50 years, the hospital has served the sick and injured in the Ft. Lauderdale and southern Florida areas, and at the same time conducted unique wellness programs.

Like many organizations, the hospital was disappointed with the FEMA Public Assistance funding it received — which amounted to only \$4,000 — after hurricanes Frances and Jeanne struck. In the aftermath of Hurricane Wilma, however, hospital officials turned to Adjusters International for assistance with their disaster recovery.

As advocates for the applicant, Adjusters International’s Disaster Recovery Consultants aim to maximize the FEMA funds recovered by their clients in federally declared disasters. They are trained to identify damages and funding sources that are often overlooked.

Within a few days of their arrival at Holy Cross Hospital, the Adjusters International consulting team identified nearly \$1.4 million in eligible projects related to damages from Hurricane Wilma. In addition, Adjusters International developed conservative estimates of hazard mitigation funding that exceeded \$3.4 million. The funding made a significant difference not only in the recovery of the hospital itself, but in protecting the critical high-quality healthcare services it was able to continue to provide to the community.

Adjusters International’s knowledge of the FEMA Public Assistance Program and ability to process the post-disaster scenario were the keys to Holy Cross Hospital’s recovery.

### City of Fort Myers, Florida

**... The City of Fort Myers incurred an enormous amount of wind and flooding damage during the summer of 2004, especially during Hurricane Charley. We retained your services to assist us in the Public Assistance grant application process and the Hazard Mitigation Grant Program with FEMA and the State of Florida. This turned out to be one of the most sensible decisions we made. Adjusters International made a very onerous situation much more bearable. Without your training, assistance and recommendations, we would have been significantly short of the \$6.7 million reimbursement that we received from FEMA, FHWA, NRCS and our insurance carrier. The experience and knowledge that you provided us was invaluable ...**

Jeff Green  
Director, Financial Services  
City of Fort Myers, Florida

Judy Hartwell  
Special Projects Accountant

# Rains Left Medical Facility Awash in Damages

It seems impossible to place a value on health care, medicine and research, but when it became necessary to do so, Adjusters International used visionary thinking to meet the challenge.

When Tropical Storm Allison dropped 33 inches of rain in Houston, the floods that followed were epic, causing an estimated \$4 billion in damages. The Texas Medical Center was especially hard hit.

The facility is the largest medical and health center for patient care, research and education in the world. Its campus covers more than 675 acres, with 100 permanent buildings. Baylor College of Medicine (BCM), part of the Center, was left with hundreds of millions of dollars in damages. In addition to its insurance coverage, the institution was eligible for Federal Emergency Management Agency (FEMA) grant funding.

Faced with numerous FEMA and National Institutes of Health regulations and requirements, BCM was the first member of the Center to recognize the need to have a professional advocate on their side as they pursued the large undertaking of their recovery. Other members — St. Luke’s Episcopal Hospital, the Texas

Heart Institute and Memorial Hermann Health System, all of which had damages comparable to BCM — joined with BCM in retaining Adjusters International to lead their FEMA recovery.

A challenging aspect of the disaster recovery process involved BCM’s various research facilities and related activities. The flood killed thousands of research mice and destroyed a breast tumor research bank, representing 20 years of cancer research. Since “research” is not a typical FEMA category, numerous months were spent quantifying, valuating and subsequently convincing FEMA that the replacement of all or portions of these valuable research components qualified for federal funding.

Further complicating BCM’s recovery with FEMA were the unique and costly construction techniques that would be required to repair the vivarium that housed the surviving research animals. Being highly sensitive to vibration (which would disturb breeding patterns) and changes in environment, a phased approach to the restoration of this facility was essential. This necessitated the animals being housed and protected in some portions of the vivarium while repairs were made to other portions.

## Baylor College

**... You and your team have provided invaluable assistance in the College’s recovery efforts in response to Tropical Storm Allison in 2001. Your knowledge of the often complex FEMA process, coupled with your insurance industry experience, have been of enormous benefit to us ...**

Cyndi M. Bailly  
Deputy General Counsel  
Baylor College of Medicine



The unique nature of this claim put it clearly outside of normal FEMA funding. It called for innovative thinking and negotiating involving FEMA, Adjusters International and BCM. The end result? All three projects were declared eligible for FEMA grant funding.

# Working with State Emergency Management Teams

It’s a fact that partnering with Adjusters International can bring significant benefits for state emergency management offices.

Between 2004 and 2010, Adjusters International responded to 16 federally declared disasters in New York State, assisting the state’s emergency management office (NYSEMO) with floods, snow storms and other property damage emergencies.

The partnership supplied the agency with a trained pool of disaster recovery consultants who were available as needed to help administer the FEMA Public Assistance Program. Adjusters International also assisted New York State with the resources needed to conduct a preliminary damage assessment prior to a federal disaster declaration.

A state disaster can result in hundreds of applicants. Adjusters International’s team mobilized throughout the state to supply hands-on expertise to assist applicants and coordinate a centralized management process until the recovery operation was completed.


## New York State Emergency Management Office

**... The total goal achieved was nothing less than maximizing all eligible costs in the best interest of the applicant.**

**Like many other declarations there were times during recovery operations as State Coordinating Officer which I requested detailed information to resolve issues. As usual, the information was brought forth to me in [a] quick and expeditious manner ...**

**... One strong asset for making recovery efforts a success is having Adjusters International staff on our team.**

John J. Fink  
Recovery Supervisor  
New York State Emergency Management Office



**ADJUSTERS INTERNATIONAL**  
**Responding**  
to the Worst Disasters

Adjusters International’s website provides a variety of resources on property insurance, loss settlement, disaster recovery and related topics. The site includes an interactive index and glossary of insurance terms, information about recent disasters, a risk assessment checklist and information customized for large and small businesses, homeowners and journalists. A complete library of back issues of Adjusters International’s technical publications — *Adjusting Today* and *Disaster Recovery Today* — can also be found. In addition, a directory provides direct access to the nearest Adjusters International expert for answers to questions and/or more information.

**ADDITIONAL INFORMATION AND INSURANCE CLAIMS RESOURCES**  
[www.AdjustersInternational.com](http://www.AdjustersInternational.com)

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