

# Responding

to the Worst Hurricanes, Storms & Floods

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

## Leading the Way to Recovery

Adjusters International can put a team of top professionals virtually anywhere, at any time, delivering an unprecedented level of expertise, experience, advocacy and service. It has

helped clients of all types recover from many of the worst natural and manmade disasters of the past quarter-century. Among them are property insurance policyholders and FEMA grantees and sub-grantees, for whom Adjusters International's professionals apply their expertise and advocacy, guiding them through the complicated insurance claim and FEMA application process.

This collection of articles chronicles a variety of 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.



## 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.



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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.

## 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





# 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.

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.

## 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. Baily  
Deputy General Counsel  
Baylor College of Medicine



## 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.

## 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.

# 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.

## 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.*





# 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.

## 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.

# 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

## 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.



# 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



## Responding

to the Worst Hurricanes, Storms & Floods

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.

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

**ADJUSTERS INTERNATIONAL  
CORPORATE OFFICE**  
126 Business Park Drive | Utica, New York 13502  
800.382.2468 | Outside U.S.: 315.797.3035  
FAX: 315.272.2054

EDITOR: Sheila E. Salvatore

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