



Quality Commitments – Property

- Prompt Contact** In line with the rising expectations of our client's insureds, we believe that contact should be immediate.
- Communication** We believe that when our clients or their insureds need an adjuster, we should be accessible to them at anytime.
- Field Claim Work** We believe that field claim activity should begin as soon as possible with significant factual data secured at first meeting. Evidence & documentation is obtained 1st hand. Professionalism in appearance & work substance is paramount. 'Use of experts' recommended when appropriate.
- Claim Elements** The elements necessary in the adjustment of a claim build on each other. Insurable interest, origin, coverage analysis, value calculations, damage estimation, salvage, subrogation, policy provision application require that the adjuster secure and convey this information in a progressive, orderly way.
- Adjustment** Our adjuster's activity will be appropriately matched to the assignment parameters. Where more work is believed to be vital to claim decisions, that information will be gathered.
- Reporting** Our reports will be prompt, accurate, and informative with a professional appearance. Our systems & personnel offer flexibility as to diary date, delivery method (e-mail, fax, mail), style(custom captions or short form).
- Quality Control** Our strength is in the quality & experience of our people. All of our adjusters are seasoned veterans. Our supervision does not attempt to cover-up limited experience, but to augment our adjuster capability. Reports are reviewed before submission.
- Records** In addition to the finished report package you receive, we document our file with original source material (e.g. field scopes and notes, secretarial call notes, etc.)
- Quality Guarantee** – We stand behind our work and don't want payment for work that is unsatisfactory.

“Adjusting” to YOUR needs!

Prompt Contact

1. **Contact** of insured or claimant(as appropriate) the **same day** as assignment(when assignment is telephonically assigned to Gentry personnel or assigned by fax during business hours.
2. Every effort will be made to schedule a **meeting** with the insured in keeping with the assignment parameters on the **next business day**. Where the insured cannot do this, we will schedule at their convenience. If the insured does not answer our initial phone contact, we will follow with a letter.

Communication

1. A Gentry adjuster is available **24 x 7**. At the close of each business day, one of our staff adjusters receives transfer calls to their mobile phone from our main business telephone number.
2. At the time of first contact to your insured, the adjuster's personal mobile phone number is given to your insured. We have found that this eliminates accessibility problems that create callbacks to the insurer. Follow-up with insureds on open cases should be no longer than every 10 workdays.

Field Claim Work

1. Specific factual evidence will be obtained first hand by our adjuster. The adjuster will always strive to accurately determine the proximate cause, not just the result or type of loss for coverage and subrogation purposes. Evidence preservation will be effected where necessary.
2. The adjuster will prepare their own valuation of the risk with detail calculations for use in coinsurance measurements. They will also prepare their own scope of damage and detailed estimate. For very large losses a contractor may be consulted for determination of repairs cost based on the adjuster scope.

Claim Elements

1. Our adjuster will gather for presentation the specific details of insurable interest, cause of loss, risk description & valuation, damage estimation, salvage, subrogation, and policy provision applications.
2. Where new information comes to light bringing coverage into question due to policy violations, our adjusters will secure Non-Waiver or Reservation of Rights as drawn up by our client insurer.

Adjustment

1. Where a full assignment has been made, we will investigate and report on all factors relevant to the settlement of the claim: origin of loss, ownership/legal interest, coverage, liability(on 3rd party claims), damages & estimate, salvage, subrogation, contribution & other insurers, etc.
2. Where a more limited assignment has been made, we will complete the assignment as made. Additional information will be gathered only if in the adjusters judgement it is viewed essential & relevant and at no obligation to our client.
3. Claim denials are made only at direction of the client insurer after their review of our report.

Reporting

1. All report packages are fully typed and digital for e-mail transmission. This includes estimates, narrative reports, statement of loss, activity notes, claim documents(Proofs, Releases, PILR, Authorizations,etc.), photos, diagrams, etc. On preliminary reports \$ estimates given for reserving.
2. Turnaround time and report diaries are set in accordance with our clients' standards and Texas regulatory provisions 21.55 and 21.21. Since our systems allow our adjusters to complete their own reports, we do not have 'typing pool' delays and client standards are rigidly met or exceeded.

Quality Control

1. Due to the experience of our adjusting staff, the typical assignment does not require management direction in the handling process. At time of reporting, though, all reports are reviewed with service invoice requiring management approval.
2. Major losses (over \$25,000 exposure) and complex claims will involve management direction and supervision. All reports on these claims are carefully reviewed by management in addition to the handling adjuster.

Records

1. The adjuster properly records all activity and the time expended. Any approved expenses are recorded. This record is provided our client at the time of billing.
2. Original source material is retained in our file for evidence purposes if necessary. This includes but is not limited to: field scope notes, handwritten activity notations, secretarial call-in notes, field diagrams, etc. **Files are retained at least for the period of the Texas contract statute of limitations**

Quality Guarantee –

1. If we don't perform, don't pay us! When we complete a supplement, we don't charge if it is something we should have included with the initial estimate.

“Adjusting” to YOUR needs!