

CSURMA PROPERTY CLAIMS DISCUSSION



WHERE DOES ALLIANT AND MCLARENS FIT INTO THE CLAIMS PROCESS?

- **Bob Frey**/Alliant – Director-National Claims
- Alliant are the insurance brokers for CSURMA, Campuses and Auxiliary's.
- We are your advocates, assist with emergency resources, such as restoration, engineering, negotiations, etc.
- **Chris Stafford**/McLarens – Branch Manager, Executive General Adjuster
- Your adjusting group that will handle claim administration from start to finish and reports to the insurance markets
- Associated with the CSURMA insurance program, evaluate the losses and manage the adjustment process, determine reserves and arrange claim funding.
- Will address, from the carrier POV, potential coverage, deductible, conditions and other policy components that impact coverage and/or ultimate recovery

HISTORY

- Bob Frey working with CSURMA for 21 years and with 40+ years in the industry.
- Chris Stafford in charge of the APIP claims adjustment process, the program CSURMA is a part of, since 1995.



BROKER'S PERSPECTIVE

- Quick action – communicate, collaborate and coordinate
- Emergency services
- Development of a recovery team
- Alliant-Claims advocates for the CSURMA members
- Coverage disputes/positions/negotiations/resolution
- Working w/ adjustment team
- Maximize recovery



ADJUSTER'S PERSPECTIVE

Early consideration of following issues:

- Remediation/ Mitigation Plan
- Permanent Rebuild Plans
- Contents
- Time Element Exposures
- Subrogation – Need for Investigator
- Salvage
- Retention of Appropriate Consultants
- Coverage Issues

LOSSES OF SIGNIFICANCE

- Wildfire destroys multiple structures on off campus educational facility
- Flood waters enter and damage 18 buildings
- Major water damage to a building under renovation
- Water damage to a new building under construction
- Landslide damages a residential housing building



LOSSES OF SIGNIFICANCE (CONT)

- Water damage results in asbestos and lead release within educational building (Discussion File)
 - Building closed when environmental issues were discovered (December 2013)
 - Alliant undertook an investigation to determine the cause of the problem
 - A determination was made that it was water related caused by the first Atmospheric River in the area, 2009
 - Due to extent of problem, building had to be closed for several months
 - Chris Stafford retains experts to examine loss
 - Media involvement
 - Town Hall meeting with students and staff
 - Dispute between carriers and campus regarding causation
 - Retention of counsel
 - Settlement negotiation

QUESTIONS?