



THE INDEPENDENT CLAIMS ADJUSTING INDUSTRY

Independent Adjusters Perform Vital Duties for Consumers and Insurers Alike.

- America's independent claims adjusting industry adjusts millions of claims each year, employing thousands of Americans throughout the country.
- Independent claims adjusters are frequently among the first to respond when victims experience loss. Independent adjusters strive to return victims' lives to normal through rapid claims assessments and payments.
- Independent adjusters facilitate victims' payments by obtaining statements, identifying and preserving pertinent physical and testimonial evidence, and discussing settlement terms. That effort results in the fairest and speediest resolution of claims.

When Disaster Strikes, Independent Claims Adjusters Answer the Call.

- In the aftermath of September 11th and the nation's other catastrophes, independent adjusters collected and analyzed information and coordinated actions with government authorities. This on-the-ground response promotes accurate, rapid assessments of numerous claims and, in turn, payments to deserving victims.
- In response to the oil spill in the Gulf of Mexico, an AAICP member organization provided the initial claims administration until the Federal fund was created. The member organization responded to the spill with over 700 adjusters in 32 field offices in the Gulf region.

Independent Adjusters Are Essential to Today's Marketplace. Independent adjusters bring a substantial resource, experience and expertise to analyzing claims, which the insurance industry cannot provide on its own.

Independent Adjusters Rely Upon Specialized Training and Experience. Independent adjusters use specialized training and experience in workers' compensation, property and casualty, disability, and liability claims. Many also engage in subspecialties such as agribusiness, aviation, construction, environmental, energy, and transportation.

Claims Adjusters Value Their Independence. Independent adjusters exercise autonomous professional judgment to ensure impartial investigation and analysis.

Independent Claims Adjusters Have A Variety of Critical Customers.

- **Insurance Carriers.** Many insurance carriers engage independent adjusters as an effective alternative, or as a needed supplement, to in-house adjusters.
- **Government Entities.** Given their tight budgets and personnel shortages, state, local, and federal relief agencies frequently depend upon independent adjusters.
- **Select Commercial Entities.** Commercial entities that self-insure or have high deductibles often engage independent adjusters.

The American Association of Independent Claims Professionals Represents The Leading Adjusters in the Country.

- The AAICP works to streamline independent adjusters' ability to meet their responsibilities to claimants and insurers alike, through advocacy at the Federal and state-government levels.
- The AAICP's members (Gallagher Bassett Services, Inc.; Sedgwick CMS; Asurion; Cunningham Lindsey U.S.; Custard Insurance Adjusters; and Specialty Risk Services LLC,) have thousands of adjusting employees and offices nationwide.
- After encountering years of unnecessary bureaucratic problems operating across state lines, AAICP members see the need for Congressional legislation to spur nationwide uniformity and reciprocity in adjuster licensing.