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“Independent Claims Professionals” Community to Play Significant Role in Helping with Hurricane Harvey Recovery

Teams of claims adjusters fan out across Texas Gulf region – many armed with on-site processing capabilities – to help process billions of dollars in insurance claims for Harvey damages

WASHINGTON, DC – Thousands of independent claims adjusters from around the country are fanning out across the Texas Gulf region to help facilitate and expedite payment of insurance claims resulting from devastating damage of Hurricane Harvey, the Association of Claims Professionals (ACP) announced today. Depending on the affected area and the need, adjusters – who include independent claims-adjusting companies and third-party administrators – will be working both individually and in catastrophe teams (known as “CAT Teams”) to reach policyholders.

In the aftermath of this historic storm, residents of Houston and surrounding areas are now faced with months of recovering and rebuilding. Though the final tally won’t be known for some time, analysts are estimating that the storm will end up costing as much as \$60 billion in damages to homes, businesses, automobiles, and property.

Independent claims adjusters, who serve as front line responders when an individual or business suffers a loss, are playing a crucial role in ensuring that people get their insurance claims processed quickly and correctly. ACP member companies will continue to send in additional claims adjustment teams from all across the United States and Canada.

“While we respond every day to individuals and businesses who suffer a loss such as a workplace injury, property or casualty damage. Hurricane Harvey is a very unusual situation with significant damage in difficult-to-access places as well as logistical obstacles accessing rural areas,” said ACP member Danielle Lisenbey, President & CEO, Broadspire and Executive Vice President Crawford & Company. “It is our objective to help assess the damages quickly and efficiently for the policyholder so they can achieve quick and fair remuneration and focus on recovery and putting their lives back in order.”

As part of the claims process, insurance carriers and self-insured companies often retain independent and third-party adjusters to assist with the management of claims. These adjusters have the ability and authority to quickly reimburse policyholders for their losses. For these insurance carriers and self-insured customers, claims adjusters are strategic partners and trusted advisors providing specialized services that are integral to risk management. These adjusters are especially important in crisis situations involving rural communities, a key challenge in the aftermath of Hurricane Harvey.

“The members of ACP have thousands of trained professionals standing by in the region and across the country, ready to move in as soon as conditions are determined to be safe,” added David Farber, legislative counsel to ACP. “In addition to thousands of local adjusters, many of our members are also sending in CAT Teams, who are specially trained to handle emergency related claims and are able to use advanced technology to process claims remotely.”

The large-scale damage from Hurricane Harvey has underscored the importance of enabling claims professionals to coordinate across state lines. When a large number of outside adjusters are needed, it is important that they have the appropriate regulatory flexibility – such as reciprocal recognition of their out-of-state licenses – to ensure that they can process claims as quickly and efficiently as possible.

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