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 loses 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
• 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.
• 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
• 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