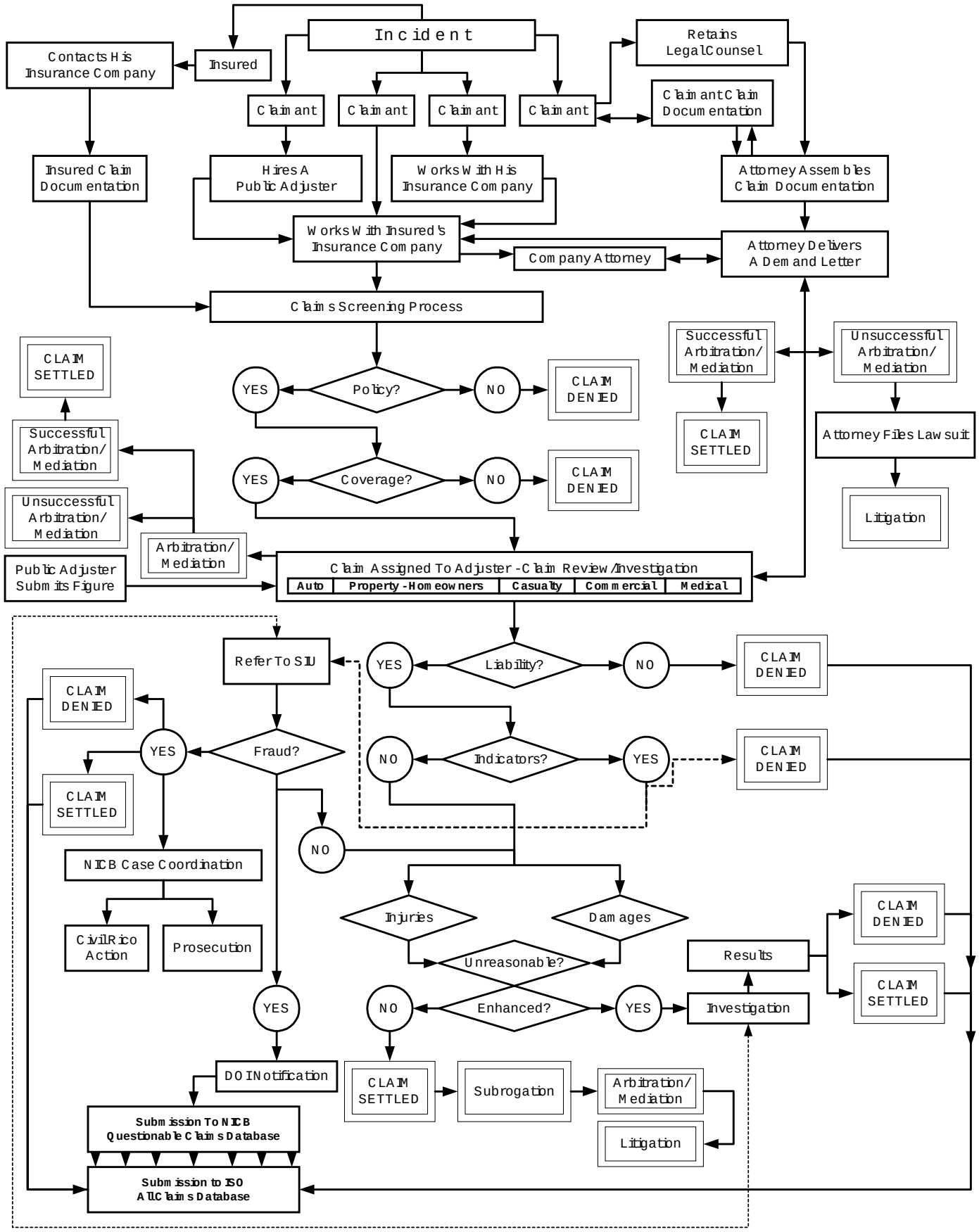
Incident
Contacts His Insurance Company
Insured
Claimant
Claimant
Claimant
Claimant
Retains Legal Counsel
Claimant Claim Documentation
Insured Claim Documentation
Hires A Public Adjuster
Works With His Insurance Company
Attorney Assembles Claim Documentation
Works With Insured's Insurance Company
Company Attorney
Attorney Delivers A Demand Letter
Claims Screening Process
CLAIM SETTLED
YES
Policy?
NO
CLAIM DENIED
Successful Arbitration/ Mediation
Unsuccessful Arbitration/ Mediation
CLAIM SETTLED
Attorney Files Lawsuit
Successful Arbitration/ Mediation
YES
Coverage?
NO
CLAIM DENIED
Unsuccessful Arbitration/ Mediation
Litigation
Arbitration/ Mediation
Public Adjuster Submits Figure
Claim Assigned To Adjuster - Claim Review/Investigation
Auto
Property - Homeowners
Casualty
Commercial
Medical
Refer To SIU
YES
Liability?
NO
CLAIM DENIED
CLAIM DENIED
YES
Fraud?
NO
Indicators?
YES
CLAIM DENIED
CLAIM SETTLED
NO
NICB Case Coordination
Injuries
Damages
Civil Rico Action
Prosecution
Unreasonable?
Results
CLAIM DENIED
CLAIM SETTLED
YES
NO
Enhanced?
YES
Investigation
DOI Notification
CLAIM SETTLED
Subrogation
Arbitration/ Mediation
Litigation
Submission To NICB Questionable Claims Database
Submission to ISO All Claims Database