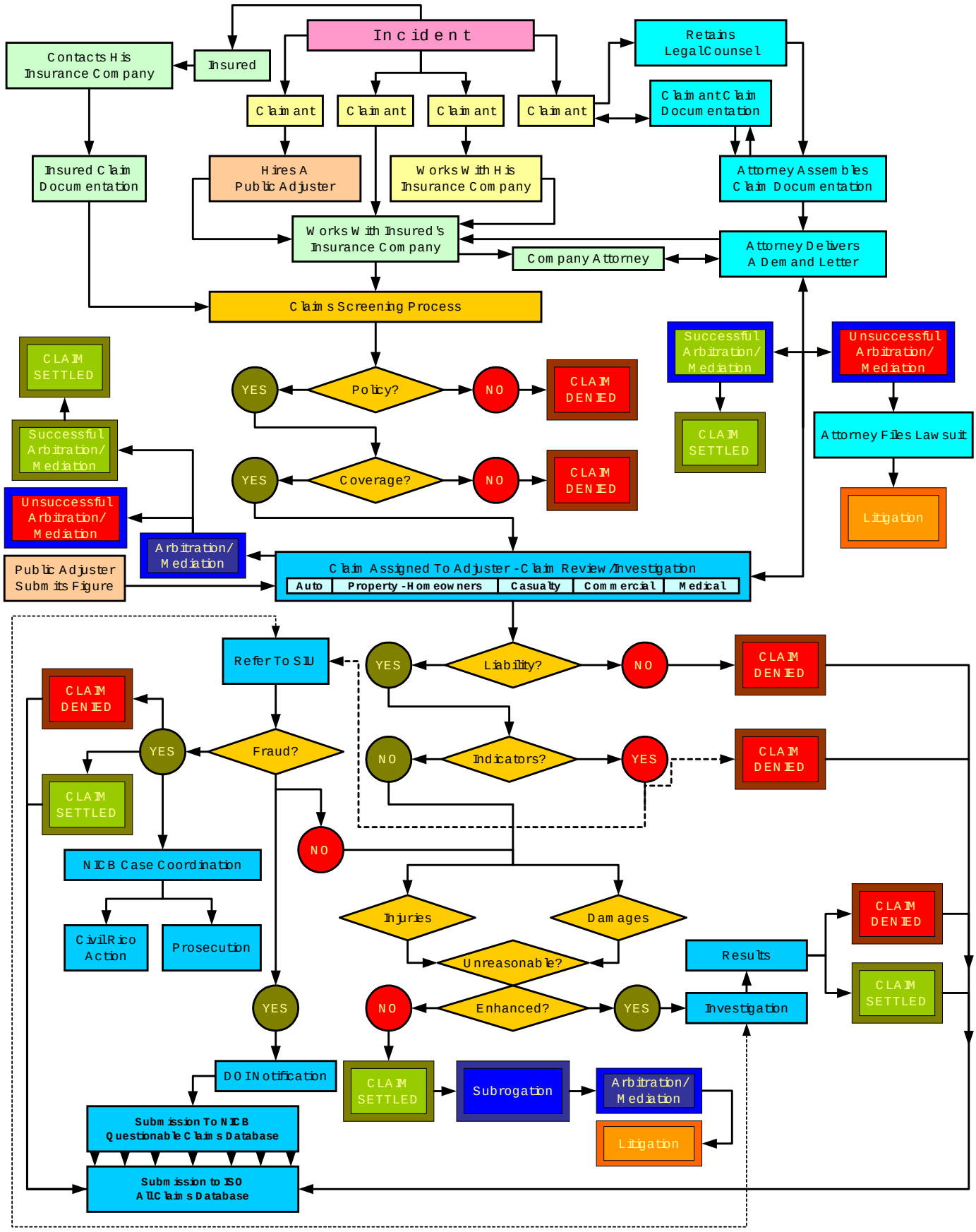
Incident
Contacts His Insurance Company
Insured
Claimant
Claimant
Claimant
Claimant
Retains Legal Counsel
Claimant Claim Documentation
Insured Claim Documentation
Hires A Public Adjuster
Works With His Insurance Company
Attorney Assembles Claim Documentation
Works With Insured's Insurance Company
Company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