



AAN, Inc.

One Call for the U.S.

1 - 866 - 833 - 4036

www.aanadjusters.com



ABOUT YOU

WHAT IF...

Imagine for a moment it's a typical Monday morning and you are headed to the office. You arrive to work and are greeted by a fellow co-worker.

"Great idea entrusting AAN! Our numbers look great and I got an email from an insured saying just how professional and caring one of their adjusters was."

You go to your desk and sit down to open your email. You proceed to filter through finding the ones that require your immediate attention. After all, it is Monday. You continue to take a closer look. It doesn't seem that there are any fires to put out?? What a great feeling! Hmm, you think to yourself; What if I hadn't given AAN a chance...

You entrusted AAN a month ago and decided to see if they had anyone in your most difficult area to cover. One call to their office and you found they had someone available. They contacted the insured immediately. Dispatch even sent you an acknowledgement with the adjuster's contact information.

You were able to tell the insured someone would be contacting them shortly and you were a hero.

Not only did AAN contact the insured in a timely manner, they enabled you to view the

status of your claim in real time on their file management system. The report was returned in record time! AAN even said corrections could be completed the same business day.

We understand that trusting a new vendor is a big step. We would like the opportunity to gain your trust and respect. So please take a moment to imagine... What If...

WHAT IF...

...YOU ALWAYS HAD COVERAGE?

...YOU HAD THE MOST SOUGHT AFTER APPLICATIONS AVAILABLE?

...YOU HAD THE MOST QUALIFIED ADJUSTERS FOR YOUR CLAIMS?

...YOUR CLAIMS WERE DRIVEN BY THE CLOCK?

...YOU COULD TRACK YOUR CLAIMS IN "REAL TIME"?

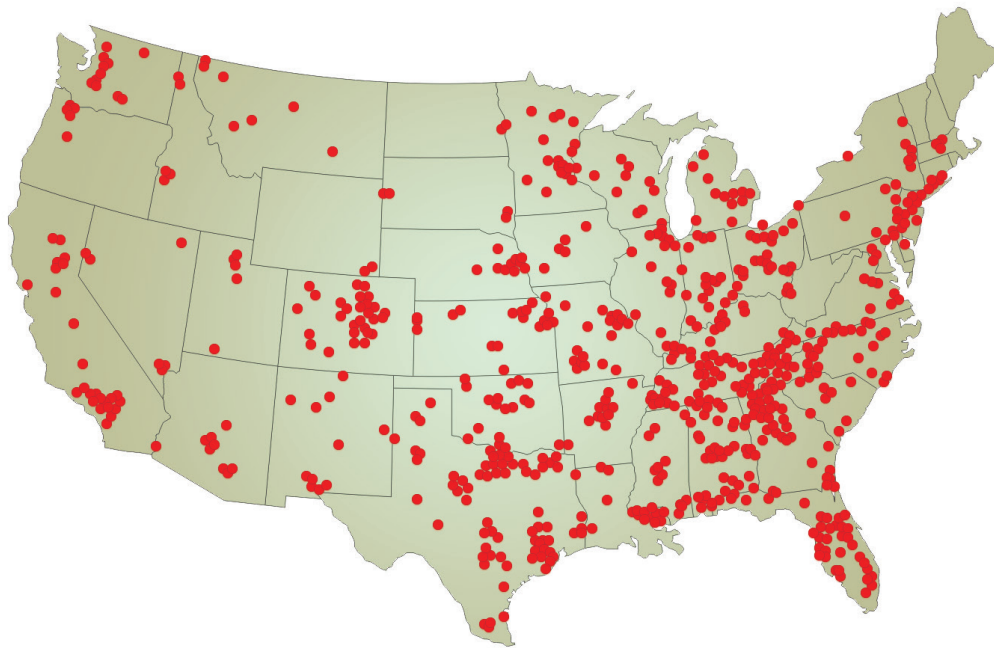
...YOUR REPORTS WERE ALWAYS SUBMITTED PROMPTLY?

...YOUR ESTIMATES WERE TO THE EXACT SPECIFICATIONS YOU REQUESTED?

...YOU KNEW SOMEONE WAS LOOKING OUT FOR YOU?

COVERAGE AREA

WHAT IF... YOU ALWAYS HAD COVERAGE?



AAN, Inc.

AAN has the ability to service property and liability claims throughout the country. We work diligently to train adjusters in strategic locations as depicted on the coverage map above.

AAN TECHNOLOGY

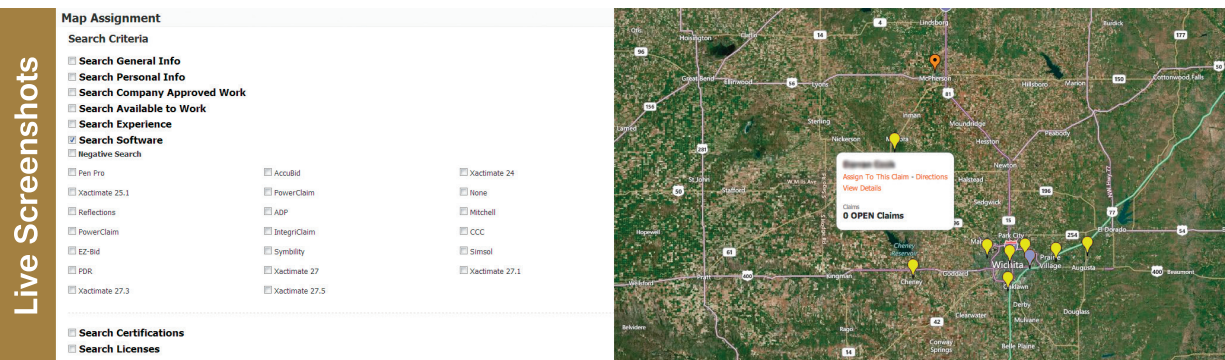
WHAT IF... YOU HAD THE MOST SOUGHT AFTER APPLICATIONS AVAILABLE?

AAN's online file management system was designed specifically to reduce cycle time and increase the quality of our work product. With that in mind, there are three features that make this possible.

ROSTER MANAGEMENT

WHAT IF... YOU HAD THE MOST QUALIFIED ADJUSTERS FOR YOUR CLAIMS?

- Tracks all adjuster licenses and notifies management and the adjuster before they expire.
- Shows directions and mileage from the adjuster to the loss location.
- Monitors special certifications (HAAG, Flood, and Client Specific).
- Allows us to place a cap on the claim volume for each adjuster. One adjuster may only be able to handle 10 claims while another may be able to handle 20.
- Allows custom searches for adjusters to ensure the best adjuster is assigned to each claim.



CLAIM STATUS TIMERS

WHAT IF... YOUR CLAIMS WERE DRIVEN BY THE CLOCK?

Every claim goes through different statuses:

Received

Appointment Set

Inspected

Sent to Review

Closed

AAN's file management system assigns a timer to each status.

For example, when a file is marked Field Adjuster Notified, a 24 hour timer begins to count down.

This is the time frame that the adjuster has to make contact with the insured. By using the timers, management is alerted to potential issues before a failure occurs. This triggers the adjuster to take action, preventing the expiration of the clock.

In the event that a timer expires, management is alerted immediately. The adjuster is contacted to make sure the claim moves forward.

SOFTWARE CONNECTIVITY

WHAT IF... YOU COULD TRACK YOUR CLAIMS IN "REAL TIME"?

AAN's software was created to seamlessly communicate with several estimating platforms. This provides ease of transfer for all file notes and real time service on each file so that the client files remain updated on each and every claim file.



CYCLE TIME

WHAT IF... YOUR REPORTS WERE ALWAYS PROMPTLY SUBMITTED?

We are committed to providing outstanding service as quickly as possible. Our average cycle time consistently remains less than 7 calendar days for normal daily and catastrophe claims. AAN will provide the same results for you.

CALL FOR A DEMO OF OUR ROSTER AND FILE MANAGEMENT SYSTEM

ESTIMATE ACCURACY

WHAT IF... YOUR ESTIMATES WERE TO THE EXACT SPECIFICATIONS YOU REQUESTED?

THE 5 ACTION STEPS

We are committed to getting it right the first time. Each claim we return to you should be submitted according to your guidelines. Here are five action steps we take to maintain the quality of each report.

1. Train our adjusters on your guidelines.
2. Train file review team members dedicated to you.
3. Review each and every file before it is returned.
4. One Account Manager is assigned specifically to you.

This provides one point of contact for you and our adjuster on your files.

5. Revisions are returned the same business day. If an estimate revision is needed, a member of our file review team will assist you.

The chart below shows our performance for one of our clients over a 30 day period. You can see that out of 229 estimates our overwrite and underwrite variance was less than 1%. AAN will provide the same results for you.

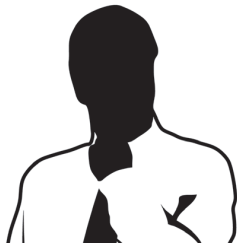
Source	Estimates	Accuracy - Overwrite				Accuracy - Underwrite			
	Total Reviewed	Count	Frequency	Avg Variance	Variance %	Count	Frequency	Avg Variance	Variance %
Independent	229	43	19%	\$308.93	0.92%	25	11%	\$304.60	0.53%
229		43	19%	\$308.93	0.92%	25	11%	\$304.60	0.53%

CLIENT FEEDBACK

WHAT IF... YOU KNEW SOMEONE WAS LOOKING OUT FOR YOU?

AAN has been working as an IA partner for us across the country for the last 5 years. They have consistently delivered the product we requested from them in a timely manner. Any time a problem file came up, they were prompt to address and resolve the issue. They have performed well on daily claims and storm claims.

AAN has adapted well to the ever-changing needs of our company, our customers and the unique business needs relating to the handling of property claims. With a sizeable group of experienced, qualified adjusters and management team to support their field staff, AAN provides the proper resources to meet the expectations set forth by our company. Additionally, AAN's team is well acclimated to the Xactimate/Xactanalysis workflow and provides proper training and support necessary to keep their adjusters current with the latest adjustment trends, protocol and regulatory compliance. I can recommend AAN with confidence to any company that has a need for daily or CAT adjusting services.



Sincerely,
Sr. Claims Technical Coordinator

Over the past several years our company has utilized AAN to handle countless claims. AAN has consistently handled our claims promptly with great accuracy and exceptional service. AAN has constantly demonstrated exceptional ethics at every level of their organization. Over the years, our relationship with AAN has evolved and grown from small arrangements into an integral partnership through which AAN demonstrates constant respect and care for our clients.

Without hesitation I would gladly recommend AAN and with highest confidence for any degree of claims handling.



Sincerely,
Senior Appraisal Review Technician

ADDITIONAL SERVICES

- Mediation Assistance
- Heavy Equipment Appraisals
- Claims Dispatch
- Vendor Co-Op Program
- Contractor / Mitigation Management Program
- Take Recorded Statements
- Scene Investigation
- Liability Assignments
- Adjuster Licensing
- Large Loss Division
- Storm Support Call Center
- Photograph Only Assignments
- Underwriting Inspections
- Temporary Claims Staffing
- Spanish Translators on Staff
- Workers Comp Investigation
- Desk Reviews
- Software Training
- Adjuster Training
- Contents Evaluation
- Commercial Property
- Salvage Assist

SEND NEW ASSIGNMENTS TO:

assignments@aanadjusters.com

1 - 866 - 833 - 4036
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