

# EXPECT MORE. Alternative Automatical Services



Servicing Claims Coast to Coast 800-354-5732 | Email claims to claims@alternativeclaims.com

# About Us

### **Experience Insurance Claims A Whole Different Way**

Founded in 1998, Alternative Claims Services Inc. was started by company Owner/President Gary Hoffman.

After years of experience working as a Regional Manager with a Midwest Insurance Company, Gary Hoffman realized independent firms were missing the corporate experience needed to adequately relate to the carriers. He chose to create a network of experienced, highly-qualified insurance adjusters who receive consistent training on file management, processes, and handling procedures.

Gary was passionate about claims and making a positive change in the Independent Adjusting claims handling process. Backed with his college degree, firsthand knowledge of law enforcement through both the United States Air Force and civilian law enforcement, and his experience as a multi-line insurance adjuster as well as a regional manager with an insurance company, Alternative Claims was founded.

As a privately held independent adjusting firm, ACS provides Property, Casualty, Trucking, Desk, TPA, & Catastrophe Claims Services.

Through years of experience and growth, Alternative Claims Services, Inc. has grown to a nationwide team of adjusters to provide you with the largest proprietary group of professional adjusters in the Nation.

### **EXTENSIVE NETWORK**

700+ Multi-Line Daily Adjusters. 1,000+ Catastrophe Adjusters. All serving coast to coast. **HIGHLY-QUALIFED WORKFORCE** MGA's, EGA's, RGA's, GA's available. 200+ Adjusters with 10 + yrs experience.

#### ADVANCED TECHNOLOGY SYSTEMS

Xactware & Symbility Technologies, Goldmine CRM, Timely Turnaround, Consistent Process from Intake to Return.



#### Specific service points can be found at alternativeclaims.com

# Daily / Multi-Line Claims Handling Coast to Coast

## We Can Help

### • Trusted Nationwide Network

Our highly-qualified team of independent contractors and contracted adjusters across the US specialize in claim handling and management and are always available to assist you in Property & Casualty Claims from start to finish.

#### • Superior Quality Assurance

We offer dedicated account managers to manage all sizes of your market place from small to mid to large clientele. With our advanced CRM system, we offer consistent file management and accurate indemnifications.

### Tailored Solutions

We provide you with your own customized claims department at a moment notice no matter the size of your market place.

### • Experienced Professionals

Access to experienced personnel who understands your market value, customer relationships, and claims management by offering you a consistent claims service 24/7. Our resource divisions consist of: Independent Adjusting, Property, Catastrophe, Lloyds' Market, Marine & Cargo, Environmental, Product Liability, Construction Defect, and Appraisal/Alternative Dispute Resolution.

### Innovative Technology

Our advanced technology systems track Ad-Hoc reporting, Loss Run, Best Practices, Claim Analytics, Predictive Modeling to ensure seamless claims management from beginning to end.

### • Our Expertise

Our team can assist with: Claims Consultants, Risk Services Consultants, Risk Controllers, Claims Advocates, Risk Managers, TPA Claims Coordinators, Recovery/Audits Officers, Insurers, Re-Insurers, Lloyd's Syndicates, and more.

# Residential Catastrophe Services

When disaster strikes at home, you want your claims investigated fast and accurately. Alternative Claims Services is able to dispatch a single adjuster or an entire team, depending on the size and scope of damages. This allows us to respond quickly to the insurance carrier's requirements, no matter how extensive those may be.

After the investigation, we provide a comprehensive damage estimate which includes a report detailing what occurred, and photos that support the findings of the investigation. The Insured party can then rest easy, knowing their claim has been processed reliably.

### **Residential Property**

Wind, hail, hurricanes, and fires can wreak havoc on the homes of the Insured and insurance carriers alike. When these catastrophes occur, the number of affected properties can be daunting for even the biggest of carriers. Alternative Claims Services is able to bolster your adjuster team with experienced professionals.

Our nationwide team of 700+ adjusters investigate property damages both big and small. In fact, no matter how large your loss is, our teams investigate each claim individually. Each adjuster comes equipped with individual errors and omissions insurance to provide carriers with the best service available. In addition, we supplement these investigations with advanced technologies like Xactware & Symbility Technologies, or Goldmine CRM.

### Auto Appraisal

When catastrophes happen, insurance carriers may not have the time or resources to act as quickly as possible. We investigate the automobile damages incurred due to a catastrophe immediately, appraising the value of damages quickly, accurately, and professionally, allowing insurance carriers to stick to their core duties.

Our adjusters investigate claims based on the regulations provided by the individual insurance carrier. These processes ensure compromised automobiles receive the attention they deserve, while also providing insurance carriers real time insight and visibility into the claims.

When insurance carriers need to service claims for residential catastrophe services, there's one trusted name they turn to: Alternative Claims Services.

### Contact us today for help processing and investigating insurance claims.

# Commercial Catastrophe Services

When disaster strikes, timing is everything. Most insurance carriers do not employ the staff necessary to handle thevolume of claims following a residential or commercial catastrophe.

For more than 20 years, Alternative Claims Services has been a trusted partner for insurance carriers who need a highly qualified nationwide network of insurance adjusters in times of crisis.

Whether you need one adjuster or a whole team of adjusters, our national network of professionals can be onsite within 24 hours of any disaster in the continental United States to support your staff and meet your policyholders' urgent needs.

### Why Choose Alternative Claims Services

We provide our clients a competitive advantage through the following:

- We use experienced professionals, with a minimum of 5 years in the industry, resulting in fewer errors and re-opened claims.
- Time is critical in a catastrophic event. Our adjusters can be onsite within 24 hours and will provide consistent and timely delivery of investigations allowing your company to process claims as quickly as possible.
- Transparency and visibility are available through the entire claim process. We offer complete software integration from our system to yours, which provides faster onboarding processes during catastrophic events.
- Our extensive experience provides value to all relationships. We provide trainers, team leaders, and claims managers to assist with policies, coverages, best practices, and more.
- We provide insurance companies their own customized claims department at a moment's notice no matter the size of the need.
- We offer dedicated account managers to manage all sizes of insurance claims from small to mid to large clientele. The outcome is superior quality assurance with consistent results.
- We investigate all claims according to your guidelines and provide an appraisal with a detailed estimate of damages, regardless of the claim type.
- We have a network of 1,000+ trained and experienced adjusters who work with Alternative Claims Services to provide quality CAT claims services.
- On CAT sites, our onsite management will hold meetings, conduct reviews, and ride along with adjusters to ensure quality and that guidelines are met.

### DISCOVER THE ALTERNATIVE DIFFERENCE

Get In Touch with us today to discuss a tailored solution for your commercial catastrophe claims needs. Our far-reaching network of over 700 Multi-Line Daily and 1,000+ catastrophe adjusters are standing by!

# Residential Catastrophe Services

When your policyholder's personal property has been damaged, they want solutions as quickly as possible. They look to their insurance carriers to provide resolution and process their claims. Many times, insurance carriers are challenged to process residential property claims in a timely manner.

Ineffective processes and inexperienced adjusters can create delays that lead to upset insured and also claims overpayments. If you were able to streamline the processes with experience adjusters, you could immediately reduce your file handling costs.

Discover why insurance carriers rely on Alternative Claims Services (ACS) for investigating and estimating residential property claims.

### An Alternative Residential Claim Solution

ACS is on a mission to take the guesswork and stress out of estimating residential property claims.

We offer every carrier a unique, custom-made solution and complete software integration from our systems to yours. Our claims process includes a detailed estimate of damages, a written report, and photos documenting the damage. If needed, an agreed upon estimate with the contractor can be provided.

Our adjusters have the necessary knowledge of housing and construction costs to properly evaluate damages, and each claim is investigated on its own merit. With over 700 insurance adjusters nationwide, no residential property claim is too big or too small.

Our goal is to provide insurance carriers high-quality work that meets their expectations and the expectations of their policyholders.

### DISCOVER THE ALTERNATIVE DIFFERENCE

Get In Touch with us today to discuss a tailored solution for your commercial catastrophe claims needs. Our far-reaching network of over 700 Multi-Line Daily and 1,000+ catastrophe adjusters are standing by!

Get a unique, custom-made residential property claim solution with ACS by calling 800-354-5732 today!

There's an Alternative...Adjuster.

# Commercial Property

For over 20 years, Alternative Claims Services has specialized in commercial property claims adjusting. Our network of over 1,000 industry adjusters are available throughout the continental United States when you need them, where you need them.

Our adjusters are available at a moment's notice and are trained to handle your adjusting needs in an efficient and professional manner. Combined with our exclusive processes and technology, we support your current staff and are where you need us within 24 hours.

Our claims adjuster professionals provide a thorough investigation which includes detailed reports, photographic evidence, and an expert analysis for each claim.

### Why Choose Alternative Claims

We provide our Commercial Property insurers with a competitive advantage:

• We use only experienced property damage professionals, with a minimum of 5-years in the industry and many with 10 years, including MGAs, EGAs, RGAs, and GAs. This results in fewer errors or re-opened claims saving time and controlling claims costs.

• We have a 24-hour response time to commercial losses, and we can serve as an extension of your office during busy times.

• Adjusters can be onsite within 24 hours and provide consistent and timely delivery allowing your company to process claims as quickly as possible.

• Transparency and visibility are available through the entire claim process. We offer complete software integration from our system to yours, which provides faster onboarding processes during catastrophic events.

- Our extensive experience provides value to all relationships. We provide trainers, team leaders, and claims managers to assist with policies, coverages, best practices, and more.
- We can be a customized claims department at a moment's notice, no matter the size of your marketplace.
- Dedicated account managers are available to manage insurance claims from small to large clientele. The outcome is a superior quality assurance with consistent results.
- All claims are investigated according to the insurance carrier's guidelines. We provide an appraisal and investigation of all parties in the event of an accident, or a detailed estimate of damages regardless of the claim type.

• A network of over 1,000 trained and experienced adjusters work with Alternative Claims Services to provide quality property claims services.

#### DISCOVER THE ALTERNATIVE DIFFERENCE

Get In Touch with us today to discuss a tailored solution for your commercial property claims needs. Our nationwide network of over 700 Multi-Line Daily and 1,000 Catastrophe Adjusters are standing by.

Experience the alternative today!

# General Liability & Heavy Equipment Services

We investigate all claims according to the Insurance Carrier's guidelines. We can provide an appraisal and investigation of all parties in the event of an accident, or detailed estimate of damages whether the loss is being

considered a collision or comprehensive. We answer the who, what, when, where, and why and attempt to factually determine the how.

To further ensure accuracy and timeliness, files are reviewed daily by our claims administrators. Alternative Claims Services, Inc. also holds company meetings that involve training in policy and estimates to guarantee our

adjusters are up-to-date on policy coverages, inspection techniques, recorded statements, task assignments, scene investigations, and proper estimating.



- Personal/Commercial
- Heavy Equipment
- Construction Equipment
- Mobile Home
- Boats/Large Marine Equipment
- Motor Homes/Recreational
- Vehicles
- Agriculture Equipment
- Oil Field Equipment

- Office: 1-800-354-5732
- Fax: 1-800-255-9708
- claims@alternativeclaims.com
- www.alternativeclaims.com

# Third Party Adjusting

Day-to-day claims add up, and sometimes insurance agencies need an extra set of hands to manage the load. With Alternative Claims Services on your team, you don't have to worry.

We've handled all types of daily and catastrophe claims during our 20+ years in claims services. Our nationwide team can become a customized claim department at a moment's notice with the ability to be up and running within 72 hours.

Our advanced technology systems enable us to track ad-hoc reporting, loss run, best practices, claim analytics, and predictive modeling to ensure seamless claims management from beginning to end.

### **Quality Claims, Alternative Solutions.**

Our goal is to provide insurance carriers with high-quality TPA & Desk Adjusting that meets your expectations and the expectations of your policyholders.





Email claims to: claims@alternativeclaims.com Phone: 800-354-5732

# Desk Adjusting Services

When you have multiple claims, you want help fast, and you want to know the adjusters you're hiring are people you can rely on.

Alternative Claims Services (ACS) has more than 700 multi-line daily adjusters and more than 1,000 catastrophe adjusters who are ready when, and where, you need them.

### There When You Need Us.

ACS offers insurance carriers access to a nationwide network of onsite/offsite expert adjusters. Our team can be up and running within 72 hours of notice of an assignment.

We also provide trainers, team leaders, and claims managers to assist with policies, coverages, best practices, and advanced technology to ensure consistency of work produced from day to day.

### Knowledgeable, Skillful, and Personable Adjusters.

Our adjusters have at least 5 years of experience, and more than 200 adjusters have more than 10 years of experience.

When you work with Alternative Claims Services, you work with adjusters who are efficient and analytical, with strong communication, interpersonal, and mathematics skills allowing them to handle your property & casualty claims seamlessly, while personally communicating with team members.

We offer onsite training or centralized training located in Kansas City to facilitate conducting file reviews, audits, and assisting of adjusters to enhance the claim handling experience for each policyholder.

### Transparent Claims Processing From Beginning to End.

Alternative Claims Services offers complete software integration from our system to yours, which provides faster onboarding processes during catastrophic events or the daily needs across all lines of business.

We are able to utilize the technologies you need to have your claims processed in a time manner. We can adapt and change to what you need from your claims adjusters.

### WORK WITH A PARTNER YOU CAN TRUST.

When you work with Alternative Claims Services you work with a desk adjusting services partner you can trust.

Call Alternative Claims Services at 800-354-5732 and ease your workload today!



# Superior Customer Support

Our professional, courteous, experienced Claim Service Representatives are available to help you 24/7 and demonstrate confident communication and claim handling skills from the onset of receiving claim notices to the closing of the file. We offer complete software integration from our system to yours, which provides faster onboarding processes during any catastrophic event or daily need across all lines of business.

# **Contact Us**

### Gary Hoffman AIC

Founder, CEO, President 800-354-5732 | 402-326-1590 ghoffman@alternativeclaims.com

### Joshua Ardery MBA, CPCU, AIC

Partner, CFO 800-354-5732 | 813-629-7117 jardery@alternativeclaims.com

### Paula Vilda

V.P. of Business Development/Operations Oversight 800-354-5732 | 402-464-0071 pvilda@alternativeclaims.com

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