



March / April 2018 • A Monthly Publication of the Atlanta Claims Association

## REGISTER NOW!

### THE ATLANTA CLAIMS ASSOCIATION ANNUAL EDUCATION CONFERENCE

*CLAIMS ARE A THREE RING CIRCUS: BECOME THE RINGMASTER OF YOUR LIABILITY,  
PROPERTY & WORKERS' COMPENSATION CLAIMS*



**APRIL 20, 2018**

**NORTHEAST HILTON ATLANTA  
5993 Peachtree Industrial Blvd  
Peachtree Corners, GA 30092**

- ✦ **NEW THIS YEAR** - PROPERTY SECTION
- ✦ **MULTI-LINES** (WORKERS' COMP & LIABILITY)
- ✦ **FREE TO ADJUSTERS**
- ✦ **6hrs. of CEU** (incl. 1 hr. Ethics) Credit

REGISTER @ [www.atlantaclaims.com](http://www.atlantaclaims.com)

- ◆ 7:30 AM –REGISTRATION
- ◆ CONTINENTAL BREAKFAST
  - ◆ LUNCH
  - ◆ 2 BREAKS
- ◆ COCKTAIL RECEPTION

# From the President

Dear Fellow ACA Members,

As my time has ended, I would truly like to say it has been my pleasure and honor to serve as your 2017-2018 president. This past year has been challenging, we tackled some major items this past and there were several accomplishments that I am proud to take part in changing. We successfully updated the by-laws and procedural manual. We added nurse case managers as members, attorneys can now hold a seat on the board and we broaden the selection of professionals who could hold the title of Claims Person of the Year. I would like to thank all of mu officers, directors and committee chairs for your commitment and dedication. I could not have gotten through this year without the support.



We are hard at work finalizing the plans for our Annual Education Conference. This year we are presenting three tracks, Workers' Compensation, Liability and Property. We are offering 6 hours of CEU's to include 1 hour of ethics. A personal thanks to Lisa Wade, education chair, Valerie Cannady, conference chair and the committee members for working diligently to organize this event. Registration is open. This event is free for members. The cost for non-member claims professionals is \$46.00 and \$56.00 for non-member associates. Come join us for a full day of learning and meet our incoming president and slate of officers.

We will be holding our annual Golf & Tennis Outing this year at Rivermont Country Club on May 8, 2018. This has always been a fun event and this year will be no exception. Check our website for details and registration information. Kowalski Brown has done an outstanding job of coordinating this event. I hope to see you there.

The ACA has been standing strong for 95 years. Moreover, while I may no longer be your president, I will remain active and dedicated to this association for years to come.

Respectfully yours,

*Tammie Kater*

2017-2018 President  
Atlanta Claims Association

**To be sure you are getting all of the latest ACA news, please go to the Member section of the website and be sure your email and contact information are current.**

Look for us on  **Linked In** and  **Facebook**

## Save The Date

See the ACA Website  
for additional details  
[www.atlantaclaims.com](http://www.atlantaclaims.com)

**April 20th, 2018** Annual  
Education Conference  
Northwest Hilton

**May 8th, 2018** ACA Golf  
Tournament

### 2017–2018 Officers

**President – Tammie Kater**

**1st Vice President – Ann Wright**

**2nd Vice President – Adolphus Drain**

**Treasurer – Monica Jobin**

**Assistant Treasurer – LaXavier Hood**

**Secretary – Angela Patman**

**Assistant Secretary – Valerie Cannady**

ACA membership, meetings, information,  
address changes, etc.—mail to:

P.O. Box 724627 • Atlanta, GA 31139

Articles, letters, photos, etc.—mail to:

Adolphus Drain  
[Adolphus.Drain@CobbK12.org](mailto:Adolphus.Drain@CobbK12.org)

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March / April 2018

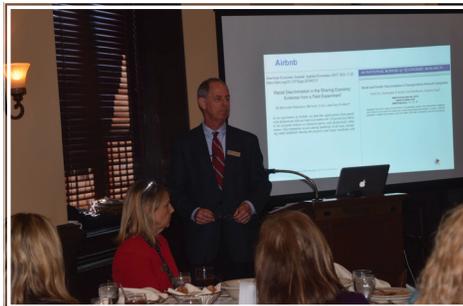
## ***The annual joint ACA/CPCU luncheon***

was held at Maggiano's on March 14, 2018. Dr. Hal Weston, from Georgia State Department of Risk Management, provided an interactive discussion on various coverages available for unusual scenarios. Some very thought provoking issues were raised!

The ACA had 31 attendees and CPCU had 60 so the luncheon was very well attended.

ACA Members picked up their new permanent name tags that have been ordered for them. If you do not already have yours, you can pick it up at the Conference on April 20th at the Northeast Hilton.

**If you have not renewed your membership yet, do so today on the website so YOUR nametag can be ready for you!**



On March 7, 2018,

the *Atlanta Claims Association Member Appreciation Medical Seminar* was cancelled a few hours before the seminar start time because of the water main break near Buford Highway which impacted the operations of the Dekalb Medical Center in the Decatur, the site of the event.

In an effort to generate something positive from this unfortunate and unforeseen cancellation, *LaXavier Hood, the Assistant Treasurer of the Atlanta Claims Association*, who was responsible for planning the Member Appreciation Medical Seminar, requested that the caterers, Corporate Caterers, deliver the luncheon meals from the seminar to the Covenant House, a homeless shelter for youth and young adults.



Attached here is a photo of the meals that were delivered to the facility and a letter from the director of the Covenant House thanking Atlanta Claims Association for its generosity. Although the seminar did not go forward as scheduled, the youth at the Covenant House were able to enjoy the food from the seminar.

*Notices will go out soon concerning the new date for the Member Appreciation Medical Seminar. You should expect to receive an email within the next few weeks with the new date of the Seminar and a list of the speakers. Thanks for your support of the Atlanta Claims Association.*



March 7, 2018

LaXavier Hood  
Atlanta Claims Association  
P.O. Box 724627  
Atlanta, GA 31139

Dear Ms. Hood and the Atlanta Claims Association,

On behalf of the Board of Directors of Covenant House Georgia, Inc., please accept our sincere appreciation for your donation of food from Corporate Caterers. Thank you for your generosity and for thinking of Covenant House Georgia in the midst of your facility issue.

Your donation helped us meet an instant need by providing a hot meal for the youth at our community service center. At our community service center, we provide drop-in services for 18-24 year-olds who are not in our shelter program. We offer the opportunity for a meal, new clothes, hot shower, healthcare services, and crisis intervention for all youth that walk in our door.

There are still too many homeless youth in the shadows of our community, struggling to overcome abuse, neglect, or unstable home environments. By working to prepare young people for full participation in academic and employment opportunities and working to provide stable housing and a helpful hand in a time of personal crisis, we can carry out this mission together.

Covenant House Georgia could not exist without the charitable support of a caring community. Thank you again for your support of Georgia's youth.

Kind regards,

Allison Ashe  
Executive Director

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*No goods or services were received in exchange for this donation.*

*Please consider remembering Covenant House Georgia, Inc. in your will.*  
Covenant House Georgia is a 501(c)(3) organization  
Tax ID#: 13-352356

# The ACA would like to welcome the following new members:

**Robert Walker**  
Attorney  
Georgia Lawyers Pro

**Shaneice Johnson**  
Senior Claims Examiner  
ADP Total Source

**Safiya Brown**  
Claims Risk Analyst  
Southwire Company, LLC

**Nick Formisano**  
Attorney  
Manley & Associates

**Valencia Dobson**  
Staff Adjuster

**Tom Ward**  
Attorney  
Swift, Currie, McGhee & Hiers

**Jessica Phillips**  
Attorney  
Swift, Currie, McGhee & Hiers

**Stephanie Greene**  
Staff Adjuster  
Brentwood Services

## Atlanta Claims Association Mission Statement:

To strengthen the professional life of those involved in the claims industry by providing members with education and network opportunities while promoting a positive public image of the claims industry.

## Associate Membership

**Ahmet Colakoglu**  
Destek Engineering  
LLC

**Greg Carney**  
Private Investigator  
Vision Investigations,  
LLC

**Doug Gingrey**  
Engineering and Fire  
Investigation  
EFI Global

**Carl Fish**  
Director of Case  
Management  
Advanced Claims  
Review Specialists

**Drew Peake**  
Forensic Engineer  
Peake Engineering



## ACA Wants You Attention All Adjusters WE NEED YOU!

This association is led and directed by a Board of Officers consisting of insurance claim adjusters. We are looking for Adjusters willing to volunteer a portion of their time to work together to plan and organize activities and educational opportunities for insurance professionals.

This is a great opportunity to develop and exercise your leadership skills. We need you to reach out to us to volunteer or to make a recommendation of one of your peers.

Additional details regarding the open positions, qualifications, duties and responsibilities will be provided to those that reach out to us.

Let us hear from you. Please contact Tammie Kater - [tkater@att.net](mailto:tkater@att.net) 404-667-5613



## 2018 MEMBERSHIP DRIVE!

*What do I get for my membership? A LOT!!*

**2018 Membership Drive** ➔ October 1<sup>st</sup>, 2017 through January 31<sup>st</sup>, 2018 (Membership runs Jan. 1<sup>st</sup> to Dec. 31<sup>st</sup>)

**Membership Special!** - BUY 5 “new member” memberships, get one membership free! (Ends December 31<sup>st</sup>)

Benefits	Membership Type			
	General - \$45	Associate - \$55	Student - \$20	Non-member
Voting privileges	y	n	n	n
Officer	y	n	n	n
Newsletter	y	y	y	free
Member list	y	y	y	n
Networking	y	y	y	
Education	y	y	y	
Free annual educational seminar - 6 CEU's (Save the average cost of \$60)	y	y	y	n
Attend one event free Jan-Dec (Save the average cost of \$50)	y	y	y	n
Attend any event at a minimum 10% discounted fee - luncheons, social events, networking events, educational and legislative events	y	y	y	n
1 <sup>st</sup> opportunity over non-members to present or sponsor at events	y	y	n	n
1 <sup>st</sup> opportunity over non-members to write articles for the newsletter	y	y	y	n



# ACA ATLANTA CLAIMS ASSOCIATION

## ANNUAL GOLF & TENNIS OUTING

Tuesday, MAY 8, 2018  
RIVERMONT  
GOLF & COUNTRY CLUB  
3130 RIVERMONT PARKWAY  
JOHNS CREEK GA 30022  
770-993-2124

Schedule: 11:00AM Lunch & Registration  
11:45AM Shotgun Start  
5:00PM Bragging Hour  
6:00PM Dinner & Awards  
Tennis: 12:30PM Lunch  
1:30PM Play

To participate, you must be an ACA member, a guest of an ACA member/sponsor (one guest per member/sponsor), or a sponsor.

If you put together your own foursome, please register all players on the same registration form and indicate if they are an ACA member, or guest of an ACA member.

Please also remember all beverage purchases at the Clubhouse bar, mulligans and putting contests purchased on the day of the event are CASH ONLY!

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### REGISTRATION FORM

NAME: \_\_\_\_\_  
COMPANY \_\_\_\_\_ NAME: \_\_\_\_\_  
EMAIL \_\_\_\_\_ ADDRESS: \_\_\_\_\_  
PHONE \_\_\_\_\_ NUMBER: \_\_\_\_\_  
ADDITIONAL FOURSOME NAMES: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

CHECK ALL THAT APPLY:  
 GOLF, LUNCH & DINNER \$75.00  
 DINNER ONLY \$25.00  
 MULLIGANS \$5.00 EACH, MAX 3 PER PLAYER  
 PUTTING CONTEST \$5.00 FOR ONE, \$10 FOR 3 MAX  
 BALL TOSS \$5.00 FOR ONE; \$10 FOR 3 MAX  
 TENNIS, LUNCH & DINNER \$45.00

Preferred registration at atlantaclaims.com, but may also register by mailing completed form with check to:

Francis Harper  
4330 Iroquois Trail, Duluth,  
GA. 30096

Make checks payable to [Atlanta Claims Association](#)



**To:** Atlanta Claims Association Members & Sponsors

**From:** Atlanta Claims Association Golf & Tennis Outing Committee

**Re: 2018 Atlanta Claims Association Golf & Tennis Outing**

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We are pleased to announce that this year's Atlanta Claims Association Golf & Tennis Outing will be held on **Tuesday, May 8, 2018** at **Rivermont Country Club** ([www.rivermontcountryclub.com](http://www.rivermontcountryclub.com)). For those of you who have joined us in the past, we look forward to seeing you again this year. And for those of you who are new to Atlanta Claims or who just haven't joined us before, we welcome you to this fun event and look forward to meeting you! This Outing is one of the most anticipated and well-attended events of the year.

We are reaching out to you now as past and potential sponsors to seek your help in making this Outing a huge success. Your assistance and commitment as a sponsor is extremely valuable to the Outing and will provide terrific visibility and recognition for your Company to insurance industry attendees.

Included is a list of the 2018 Sponsorship Levels along with a signup sheet. Please reserve your 2018 Sponsorship with an e-mail to Fran Harper <[franhga@comcast.net](mailto:franhga@comcast.net)> . Sponsorship registrations and payment may be mailed to:

**Francis Harper**  
4330 Iroquois Trail, Duluth, GA. 30096



## Atlanta Claims Association Golf & Tennis Outing Tuesday May, 8, 2018 SPONSORSHIPS

Cost	Type of Sponsorship	What's Included
\$1,500 *only one available	Golf Cart Sponsor	<ul style="list-style-type: none"> <li>Allowed to hang logo signs on each cart sent out for the event</li> <li>Two golf tournament registration fees paid</li> <li>Receive recognition at the dinner awards ceremony</li> <li>Prominently mentioned in "The Claims scene"</li> </ul>
\$1,000 *only one available	"19th Hole"/Drink Sponsor	<ul style="list-style-type: none"> <li>Company name and/or logo imprinted on the drink ticket card given at registration and on cocktail napkins</li> <li>One vendor table in the bar during cocktail hour</li> <li>One golf tournament registration fee paid</li> <li>Special sign printed for the bar during cocktail hour</li> <li>Receive recognition at the dinner awards ceremony</li> <li>Prominently mentioned in "The Claims scene"</li> </ul>
\$325 *two available	Lunch Sponsor	<ul style="list-style-type: none"> <li>Company name and/or logo imprinted on lunch ticket card given at registration</li> <li>One vendor table in the bar during cocktail hour</li> <li>One golf tournament registration fee paid</li> <li>Receive recognition at the dinner awards ceremony</li> <li>Prominently mentioned in "The Claims scene"</li> </ul>
\$750 *two available	Dinner Sponsor	<ul style="list-style-type: none"> <li>Company name and/or logo imprinted on the dinner ticket card given at registration and on dinner napkins</li> <li>One vendor table in the dining room and/or bar during cocktail hour</li> <li>One golf tournament registration fee paid</li> <li>Special logo sign printed for the dining room</li> <li>Company name displayed at centerpiece of each table</li> <li>Receive recognition at the dinner awards ceremony</li> <li>Prominently mentioned in "The Claims scene"</li> </ul>
\$750	Mulligan Sponsor	<ul style="list-style-type: none"> <li>Table at registration</li> <li>One golf tournament registration fee paid</li> <li>Special logo sign printed</li> <li>Mentioned in "The Claims scene"</li> </ul>
\$375	Hydration Stations Sponsor	<ul style="list-style-type: none"> <li>One golf tournament registration fee paid</li> <li>Two stations with water and Gatorade on the course</li> <li>Special logo sign placed at each station (2)</li> <li>Mentioned in "The Claims scene"</li> </ul>
\$750 *4 available	Hole-In-One Sponsor	<ul style="list-style-type: none"> <li>Sole hole sponsor one of four hole-in-one contests on a par three with company displayed at the tee box by itself</li> <li>Company representative at the tee box permitted</li> <li>One golf tournament registration fee paid</li> <li>Mentioned in "The Claims scene"</li> </ul>
\$600 *several available	Gold Sponsor	<ul style="list-style-type: none"> <li>Sole hole sponsor with company name and/or logo displayed at the tee box</li> <li>Company representative at the tee box permitted</li> <li>One golf tournament registration fee paid</li> <li>Mentioned in "The Claims scene"</li> </ul>
\$300 [no limit]	Silver Sponsor	<ul style="list-style-type: none"> <li>Share hole sponsorship with all Silver Sponsors</li> <li>One lunch &amp; awards ceremony dinner paid</li> <li>Mentioned in "The Claims scene"</li> </ul>
\$50 [no limit]	Door Prize Sponsor	<ul style="list-style-type: none"> <li>Donate a prize valued at \$50.00 or more and your Company will be mentioned at the time the door-prize is awarded</li> </ul>
\$250 *two available	Tennis Sponsor	<ul style="list-style-type: none"> <li>Company name(s) displayed at tennis courts</li> <li>Company representative at courts permitted</li> <li>One tennis registration fee paid</li> <li>Mentioned in "The Claims scene"</li> </ul>

## **A Procedural Manual committee spent 6 months reviewing the entire Procedure Manual and By Laws**

**It was presented to the membership last month for email voting.**

**The recommendations passed and there are several items that have changed.**

**A few highlighted changes:**

- 1) Time limit for the holding of funds before depositing to the checking account - All events from the 1 – 15th of the month must have funds deposited and event closed out by the end of the month, any from the 16th – end of month, should be closed out and fund deposited by the 5th of the following month. This will allow for prompt and thorough reconciliation of funds.
- 2) Prohibits any sexual harassment.
- 3) An online calendar to be created In the website for officers and members to update all planned events.
- 4) Retired individuals in good standing are eligible to hold the position of Director or Committee Chair.
- 5) A quorum of the Board shall consist of 10 members, except for voting on minutes, treasurer reports and new members, where a quorum of 7 is acceptable.
- 6) There shall be a regular meeting of the Board of Directors at least once a month during the year. The Board Members are expected to be in attendance at all Board Meetings. The Secretary should be notified of any absence in writing.
- 7) Associate Members may hold office as a director or committee chair.
- 8) Persons whose primary function is the repair or replacement of property **shall now be eligible to become ASSOCIATE Members.**
- 9) Claims Person of the Year eligibility now includes Supervisors and Managers. Officers of the Company are not eligible.

# To Pay or Not To Pay: That Is the Question.

(Part Three of a Three Part Series)

## Requesting Your Counsel's Legal Review and Analysis of Medical Records



By *Cristine K. Huffine*,  
Partner at *Swift, Currie, McGhee & Hiers, LLP*.

In this overly litigious world we are living in, it seems that handling and defending litigated claims, including workers' compensation claims, is becoming increasingly difficult and more expensive. As a result, companies are looking for ways to minimize costs and cut expenses in an effort to reduce exposure and bring claims to quick conclusions, via settlement or otherwise. While limiting costs in some cases may be appropriate, considerations need to be made in determining whether costs should be incurred for various activities performed by your legal counsel and potential physicians, including experts. We have already discussed how to effectively use your attorneys in facilitating claims, as well as various types of experts. Now the question becomes, what do you do with your medical information?

Along with utilizing counsel and medical experts, you should consider whether you need to have the medical information summarized in some type of chronology. Defense counsel oftentimes prepare medical chronologies to help facilitate and address issues in claims. As part of the medical chronology, the date of service, medical provider, complaints of the injured worker, diagnosis, and treatment plan are listed for each date of service. Medications are also noted for each date of service as well so that counsel or claims specialists can address whether medication should be authorized or not based upon the physician providing the prescription. Once a medical chronology is established and updated information is recorded in same, it can quickly become apparent as to whether a pattern is emerging regarding the injured worker's pain complaints and potential excessive treatment. For instance, an injured worker may have relatively minor pain complaints for an extensive period of time and then, all of a sudden, have increased complaints and significant changes in his or her pain complaints. You may be able to go back through the claim file and identify certain events that may have taken place that correlate with the pain complaints that have nothing to do with your work injury. It may be that an injured worker's pain complaints increase after securing an attorney to represent him or her. The pain complaints may increase after an injured worker goes on vacation or moves. Or, pain complaints could increase when the authorized treating physician starts advising that he or she is going to release the injured worker to return to work in some form or fashion. In creating and utilizing medical chronologies, a pattern may reveal that injections are being provided at a certain period of time of year, every year. With this pattern established in the medical chronology, it may become clear there are other forces at work other than the actual accident and/or injury that need to be addressed. Medical chronologies and summarizations of medical information can also be helpful in determining whether authorization is appropriate, especially in cases that extend years from a date of accident or involve catastrophic claims. Summaries of medical information can help determine whether specific durable medical equipment has been provided in the past and whether durable medical equipment should be provided into the future.

In determining whether you should request your counsel perform certain activities or you should request a physician perform certain activities comes into play oftentimes long after a claim has been established and initial investigations have been conducted. Keep that in mind when you are securing witness statements and injured worker statements. Usually, most insurers/servicing agents have a 3-point contact requirement, wherein a claims specialist is required to contact the employer, the physician, and the injured worker within a certain period of time from the date a claim is reported. Usually, claims specialists have a set outline of questions that need to be addressed with witnesses and injured workers. Unfortunately, oftentimes what occurs is the information is gone through like a checklist without the claims specialist really listening to the responses and answers provided. Oftentimes, as an attorney, when these recorded statements are reviewed, information is completely missed because the claims specialist was too busy checking off the questions rather than listening to the answers.

For example, in one recorded statement reviewed by counsel an injured worker reported that they were experiencing transient ischemic attacks (which essentially means the person is having mini-strokes.) The person securing the recorded statement never once asked when the person was diagnosed with the transient ischemic attacks, how long the transient ischemic attacks were going on, what physician was providing treatment for the

# To Pay or Not To Pay: That Is the Question.

## (continued)

transient ischemic attacks, and what medications the person was taking because of the transient ischemic attacks. All of that information would have been extremely helpful in trying to determine whether the injured worker was disabled for carpal tunnel issues or whether the person was disabled because of the stroke issues.

In another recorded statement reviewed, an injured worker was asked whether they were injured when they were involved in a motor vehicle accident. The injured worker was a truck driver who slid off the road during a winter storm. The truck driver hit an embankment, but it was a very minor accident. The incident was reportable because the police and a tow truck had to be called to the scene. Because of the reportable incident, the injured worker called into a hotline to give his statement on what occurred. The alleged injured worker was asked whether he was hurt as a result of the incident. The injured worker denied being hurt, but then stated he was shaken up and had hit his head. After the accident was investigated, the alleged injured worker was terminated from employment because a review board determined the accident was preventable. The alleged injured worker then turned around and filed a workers' compensation claim, stating he injured his head, neck, and back as a result of the accident. Unfortunately, the person that took the recorded statement did not follow-up on the statements that the alleged injured worker had hit his head whatsoever. The person securing the recorded statement did not ask the alleged injured worker if he felt he needed medical treatment or received medical treatment at the scene via emergency personnel. Because specific questions were not asked when the alleged injured worker made the statement he hit his head, there is room for the injured worker to now assert he was, indeed, hurt in the accident, to the point he needed medical treatment and none was offered. Because what may seem trivial at the outset of a claim, could become very crucial six months down the road, listening and following-up on answers provided by witnesses and injured workers is very important at the outset so that all medical information can be secured.

Finally, claims specialists need to make sure they utilize the information provided by their experts. Quite often, a favorable opinion is provided by an independent medical examiner, but the information is never utilized. When you receive favorable information on the claim, that information should be provided to the claimant's authorized treating physician. The authorized treating physician should be asked to render opinions based upon the opinions of the independent medical examiner. If the authorized treating physician does not agree, further follow-up should be performed, to included speaking with the authorized treating physician to determine why his or her opinion varies from the independent medical examiner. Sometimes it may be because the authorized treating physician was not privy to certain information (for instance prior injuries and prior medical treatment). Other times it may become clear that the authorized treating physician has been treating a patient for so long, the authorized treating physician becomes biased. At those junctures, if you have a favorable report from an independent medical examiner, the report should be used to try and change physicians.

## Summary

While it is certainly important to consider the costs of having attorneys and medical providers conduct various medical records reviews, independent medical examinations and summarizations, sometimes such activities are extremely helpful in bringing cases to a more favorable conclusion. Expending more time and money on the front end in a case can literally end up saving an employer, an insurer, and a servicing agent tens of thousands of dollars over the life of a claim.



**FORENSIC ACCOUNTANTS**

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Whether your case involves witness location, surveillance, background searches or asset location, we can help. Our experienced detectives utilize a series of database tools specifically designed to help locate key witnesses prior to trial.

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**YES! We do limited assignments!**

**HOME OFFICE:**  
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Mobile, AL 36616



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**Custard Insurance Adjusters, Inc.**  
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