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Tips and ideas for efficient, fast resolution of insurance losses.

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Technology Upgrades

We have recently upgraded our central office and estimating software, enabling us to put more emphasis on e-mail and online capabilities in our claims handling. To ensure that we have your current e-mail address, please send an e-mail to Cindy at CDeISanto@CertuseAdjustment.com. You can also find a complete listing of our e-mail addresses and contact information at www.CertuseAdjustment.com.

Pieces of the Pie BALANCE

By Lou Certuse



In each edition of *Resolutions*, we'll take a close look at a different part of Certuse Adjustment to point out why it makes sense to work with a company such as ours. Today's "piece of the pie" talks about the importance of **balance** and flexibility as we work together to resolve claims.

Staying on top of the costs.

We are fortunate to have people working for our organization who have a great deal of experience in the construction and building trades. Their job is to stay on top of the cost of materials and resources required to restore a property to the condition it was in before the loss. To do this, we employ a number of methods including quarterly updates of our own estimating guidelines, obtaining quarterly pricing updates from area lumber distributors, and working closely with MEANS, a leading cost estimating firm.



Lou Certuse

Getting to the heart of the matter. The result of all this homework is that we rarely need to go outside for cost estimating and we turn to independent builders and contractors only when absolutely necessary. This in-house capability allows us to get to the heart of the matter quickly, identify the cause of the loss, estimate costs, and outline a plan for remediation in a prompt **(continued on next page)**

Newest Employee

Craig Certuse is our newest employee, but, when you come to think of it, he's really been around for a while.

He's a 2003 graduate of Holy Cross where he maintained a double major in economics and Spanish. He joined the company full time in January of 2004 and during his undergraduate time handled some of our claims in the Worcester area. As a licensed contractor, Craig has a great deal of construction knowledge he's putting to use for Certuse Adjustment. And, his technical computer skills have already been very much appreciated around our office!

Fluent in Spanish, and with a year in Spain under his belt, Craig is our first bi-lingual adjuster. Along those lines, Craig just has one thing to say:



Craig Certuse

"Nos alegramos mucho para servir sus clientes quienes se hablan español."

For any of you who may be linguistically-challenged, that simply means, "We're very pleased to serve your Spanish-speaking clients."

Law school may be in Craig's future which will allow him to expand into other areas. And, in case you are wondering, Craig is indeed Lou's son!