



Licensed Adjusters
for the Policyholder



National Fire Adjustment Co., Inc.

NFA is there to help when your home is damaged

NFA has been helping homeowners since 1922. We're proud of our heritage but don't let our name mislead you.

In fact, NFA can help with *any* type of physical loss to your residential or commercial location. A sampling of the types of losses NFA can assist you with include:

- Fire
- Flood
- Lightning
- Water Damage
- Hurricane and Wind
- Earthquake
- Explosion
- Collapse
- Riot or civil commotion
- Vandalism or theft
- Smoke damage
- Frozen heating- or cooling-system pipes

If your physical damage loss triggers additional related losses – and it often does – NFA can assist you with the following coverage forms:

- Homeowners Policy
- Dwelling Form
- Tenant Policy
- Additional Living Expenses
- Personal Property
- Condominium Association
- Condominium Commercial Unit Owner's
- Civil Authority
- Leasehold Interest
- Inland Marine
- Business Income
- Builders' Risk

How Does the Process Work?

Experiencing a loss at your home is a difficult, stressful time. Many of our clients ask what the process includes and what steps are needed to settle their claim. Time frames vary depending on the kind and extent of your loss. The typical settlement process includes:

(1) Inspecting Your Loss Site

Your NFA Adjuster and the insurance company adjuster will visit the loss site and make preliminary inspections, collect information and take photographs.

(2) Evaluating the Loss and Estimating its Value

NFA Estimators will meet with you (often numerous times) to prepare their estimates of the financial extent of your loss. The process usually includes making detailed inventory lists, taking measurements and shooting more photographs.

(3) Preparing Your Claim

Your NFA Adjuster and Estimators will compile the components of your loss estimate prices. You approve all figures in the claim before it is submitted to the insurance company.

(4) Resolving Issues and Subsequent Inspections

NFA Adjusters meet with the insurance company's adjuster to identify and solve all settlement value differences.

(5) Final Reviews with the Insurance Company

NFA resolves the claim with the insurance company and final settlements are issued with your approval.

Throughout your loss settlement process:

- NFA will be present at all meetings with the insurance company's representatives.
- If you are called by the insurance company or asked for information, before responding, immediately let NFA know.
- Your loss location is likely to be an emotional place. Do not throw anything away unless you are advised to do so by your NFA adjuster.



When Disaster Strikes,

Home of Julia Hammond

The fire to the Hammond home was started when children playing in the basement accidentally plugged in a portable heater that was stored in a closet. The fire caused extensive damage to the basement floor joists and water from fire hoses damaged the contents of a computer room and a workshop. The family had to be out their home for an extended period of time during reconstruction. NFA negotiated the settlement that included the building, contents, as well as temporary living quarters.

“We are extremely pleased with NFA. They saved us a lot of time compiling the inventory and Eric Stoerger was available to help at every step along the way during this difficult time.”

Julia Hammond



Salvatore's Italian Gardens



“NFA secured large cash advances from the insurance company for me. This freed me up to rebuild my restaurant as fast as I possibly could.”

Russ Salvatore, Owner

Salvatore's Italian Gardens has been a Buffalo landmark for more than 30 years. Russ Salvatore was out of town the night a fire destroyed his family business. When he arrived the next morning, he hired NFA who helped coordinate the clean-up and the reconstruction process as well as settle the claim. One week after the fire, Russ had his first check to begin rebuilding. Because of NFA's experience and diligence, Salvatore's was open for business quickly.

NFA Strikes Back™ ...

Home of Mrs. Eileen Nanula

“I was hesitant to hire NFA after the fire in my mother’s house. Since our family is a premier home builder, why would we need help rebuilding her damaged home? As numerous questions arose, we quickly found out that people trust NFA to handle the confusing and complex insurance claims process for the same reasons they entrust Essex Homes to build their new home. NFA’s knowledge and skills far exceeded my expectations. I would refer them to anyone who has suffered a loss. NFA ensured we received the funds to restore my mother’s home to its original condition and replace the contents lost in the fire.”

**Philip Nanula,
President, Essex Homes
and son of Eileen Nanula**



Home of Reverend Robert & Charlene Niesen



The basement fire in Reverend and Mrs. Robert Niesen’s home caused heavy smoke damage throughout the older home. At first, the Niesens were overwhelmed. They learned from NFA personnel that a public insurance adjuster works for the homeowner to secure the best possible settlement after a loss. After checking references, they quickly hired NFA. Their settlement included repairs to their home, replacement of contents, and reimbursement for the time they were forced to live away from home.

“When I realized I couldn’t meet the insurance company’s demands on my own I hired NFA. They followed through on everything promised. They were professional and very thorough and left me with no worries and a good settlement. It’s a relief to have my home back better than it was before the fire.”

Reverend Robert Niesen



Our Commitment: To Assure the Most

Home of Thomas & Mia Pagano

The fire at Tom and Mia Pagano's home began in their garage where it heavily damaged everything in it, including the ATV seen in the photo on the right. The fire extended heavily into their home causing more than \$100,000 damage to the home and its contents.

Tom, who works for Xerox, and Mia, an elementary schoolteacher, were both used to dealing with many different kinds of personalities. As their letter describes, they were not prepared for what would happen and retained NFA to help.



Dear Patrick,

The day after our house fire, my insurance agent arrived at my house with her boyfriend, her building contractor, and her cigar-smoking cleaning contractor. Imagine having your house burn down one day and having to deal with this on the next. Quite frankly, when you arrived, you could probably see that I had become so skeptical that I could not have cared less about NFA or what you had to say. It had become readily apparent to me by then that when it came to me, my family or my house, no one cared.

Then you talked to my wife. And she called me into what was left of our bedroom and said: "Tom, you have to hire this guy." That single decision, to hire NFA, was the BEST decision I have made in a very long time.

When I hired NFA, here is what I received in return:

- Knowledge.** NFA knew what I *could* expect in the days following the fire and what I *should* expect. This let me make good decisions and there were plenty to make.
- Persistence.** NFA knew my policy and the coverage I had paid for. They knew what that meant in dollars and cents. Best of all, they were **ADAMANT** in getting it.
- Sincerity.** I never once felt like I was getting anything but complete honesty from NFA. Sometimes that meant I had to hear things I didn't want to but even this gave me the **power** to make good decisions.

I could go on for many pages extolling the the virtues of our decision to hire NFA, including your constant communication to us during our time of duress, but the bottom line is this:

My house is back better than ever, the way I want it. I am not emotionally or financially burdened because of it. In the end, that is really all anyone can ask for. I am *completely* certain that had I not hired NFA this would not be the case.

Tom

Tom Pagano

Equitable, Prompt Settlement Possible

“The extreme trauma of seeing your home being destroyed in minutes by fire is so very shocking, so terribly devastating to your spirit, that I know we could not have done what you accomplished for us.

For all that you have done in such a short span of time is incredible and our gratitude is sincere.

You were dealing with people who are shaking inside and your calmness of procedure, your compassion, efficiency and perseverance is something we will remember for the rest of our lives.

You helped us financially. More, you helped bring us out of a disaster.”

Eileen and D’Arcy Paron

Home of D’Arcy & Eileen Paron

Fire in the Paron’s home started in the lower level and quickly spread through the entire house. Total damages to their home and personal belongings were in excess of \$200,000. NFA met with them the next day, read through their insurance policy, and was able to collect a settlement in excess of their policy limits. NFA also obtained a settlement for contents, landscaping, and additional living expenses, which covered the costs of having to live in a rented apartment for 10 months. Most of the settlement was finalized within two months.



Above Photo: The family room of the Paron home was heavily damaged from floor to ceiling. The majority of the ceiling joists were burnt.

On the Front Cover:

Top: D’Arcy and Eileen Paron’s home after being totally rebuilt. Their insurance settlement included landscaping as well as the cost of an apartment while their home was under construction.

Bottom: The fire at the Paron’s home started in the lower level and caused significant structural damage there. There was extensive fire and smoke damage throughout their home.

“Public adjusters are licensed by the Department of Financial Services. They represent you – the insured or policyholder – not the insurance company. You can engage them to help you take inventory of your loss, secure your home from vandalism, contact and negotiate with your insurance company, advise you on the extent of your coverage...”

New York State Insurance Department website

A family business for four generations — A tra

Home of Carl & Corrina Byrne



“After the devastating fire to our home, the best decision we made was to hire NFA. Their team of professionals was responsive, knowledgeable and truly looking out for our best interests. NFA’s quick action and attention to detail helped us to be back in our home in less than four months.”

Carl Byrne
President, Byrne Dairy

The Byrne residence suffered an extensive fire which completely devastated the roof and entire second floor of their home in Skaneateles, NY. NFA was hired immediately to document damages and negotiate firm agreements with the insurance company representatives. It was important to the Byrne Family to be back into their home quickly without having to compromise the quality of construction. NFA successfully negotiated all aspects of the insurance claim and exceeded the clients’ expectations.



Home of John & Amy Bell

It was past midnight when the local Fire Department responded to a house on fire in Penfield, NY. One of the guests at a party had tossed a cigarette onto a mound of mulch which quickly ignited. The fire spread throughout the house causing extensive damage. Owners John and Amy Bell retained NFA to settle their claim.

PHOTO BY: Brad Cowan

dition of caring is at the core of NFA's success

Since 1922, NFA Has Been Assisting Homeowners and Businesses with:

Residential Losses
Small Business Losses
Large Commercial Losses

- Fire
- Flood
- Lightning
- Water Damage
- Hurricane & Wind
- Earthquake
- Explosion
- Collapse
- Riot or civil commotion
- Vandalism or theft
- Smoke damage
- Frozen heating or cooling pipes

*"Our commitment has
been the same since 1922 –
to assure the most
equitable and prompt
settlement possible while
providing quality service
to all of our clients."*

Frank R. Papa, Chairman

Bernard J. Papa started NFA in 1922 with a basic concept. An innovative residential insurance broker, Papa saw a special need for his clients. Insurance companies had adjusters to handle claims, but the insured did not always have the same resources. He felt that homeowners were not properly represented when they experienced a loss.

NFA has continued to expand both in size and geographic reach for more than 90 years.

Frank R. Papa began working for his father's business after World War II while a student at the University of Buffalo. After completing a law degree, he started full time for NFA in 1951. Bernard Papa retired in 1965, turning the business over to Frank who, today, serves as chairman.

The third-generation Papa, Ronald J., joined the firm in 1974 after graduating from Niagara University. He managed its branch offices for 12 years and returned to corporate headquarters in 1993. He has served as president and chief executive officer since 1996.

NFA has expanded over the years, covering losses wherever disaster strikes. In addition to its headquarters in Buffalo, NFA has offices across New York State in Rochester, Syracuse, Elmira, Jamestown, Potsdam, Utica and New York City. There are also offices in Hamilton, Erie, West Palm Beach, Fort Myers, Nashville, and Stamford.

Having licensed adjusters throughout the U.S. and Canada allows the NFA team of professionals to be in place wherever your loss may be.

NFA is respected across the U.S. and continues to define the industry, using leading-edge communications technology that spans the globe. NFA loss consultants can be reached within minutes, wherever they are. The latest technology allows highly accurate, swift and consistent evaluation of all claims.



Bernard J. Papa
(1895-1970)
Founder of NFA



Frank R. Papa, J.D.
Chairman



Ronald J. Papa
SPPA, President
and CEO

Frequently Asked Question by Homeowners Who've Suffered a Loss

An insurance policy is often referred to as the *least-read* bestseller. The technical language and complicated procedures people have to follow can make it difficult to comply with their policy's terms. At NFA, we consider it our primary job to help you understand the complex system you are forced to deal with.

Here are some of the most frequently asked questions we hear from homeowners who have suffered a loss. We hope this helps you make better informed decisions that lead to quicker recovery from your loss. You'll find a glossary of commonly used insurance terms on the local insert sheet in this folder.

How can NFA help me?

NFA works for *you*, not the insurance company. At a difficult, stressful time when you have so many things to deal with, NFA adjusters relieve you of many time-consuming, complicated tasks involved in preparing and filing your insurance claim. A typical fire policy, for example, contains hundreds of provisions and stipulations, constantly changing forms and endorsements, and complex details such as inventory appraisals and real estate evaluations, which are required when there's a loss.

With more than 90 years of experience, NFA knows the insurance business and works to quickly expedite your payments. We handle residential losses from \$10,000 and up to commercial losses of over \$100 million.

What do NFA's Licensed Public Adjusters and staff do?

An NFA adjuster represents *you*, the *property owner* who has sustained an insured loss. NFA handles every detail of the claim, working closely with you to provide the most equitable and prompt settlement possible. NFA's adjusters, estimators, appraisers, CPAs and attorneys immediately inspect the loss site, analyze damage, assemble claim support data, review insurance policy coverage, and determine current replacement costs.

Can NFA help with losses other than from fire?

Yes. We can assist you in claims you may have due to windstorm, explosion, water damage, hurricane and wind, smoke, frozen pipes, and any other insured losses such as inland marine, rental income and business interruption.

How do NFA adjusters determine my actual loss?

Experienced, professional staff begin the process working with you at a site inspection. They will then take a detailed physical inventory, get all the relevant appraisals, and make sure that all provisions of your insurance policy are fulfilled.

This multi-step process will make a big difference in the amount of your final insurance adjustment.

Will I be kept informed?

Absolutely. Your participation in the process is vital. NFA loss consultants will communicate with you throughout the process and keep you advised of your claim status. NFA is always available to answer your questions.

What are licensed public adjusters and how are they different from independent and staff adjusters?

- A **Licensed Public Adjuster** is retained by *you*, the policyholder on a loss-by-loss basis. Your insurance policy requires that many conditions be met when a claim is made and your public adjuster serves your interests *exclusively* when dealing with the insurance company's adjusters.
- An **Independent Adjuster** is self-employed or works for an independent adjusting firm that is *retained by several insurance companies* on a loss-by-loss basis.
- A **Staff Adjuster** is an employee of an insurance company who serves the company's interests.

Can I prepare my own claim?

Of course. But it stands to reason that a licensed public adjuster with years of training and experience in evaluating losses and processing insurance claims is going to be able to do it more efficiently and maximize your claim benefits.

Why choose NFA?

Experience and professionalism. We've been in business since 1922 and are the largest public adjusting firm in North America. NFA has served more than 40,000 clients and handled loss adjustment claims totalling hundreds of millions of dollars. National Fire Adjustment Co., Inc. is an accredited member of the National Association of Public Insurance Adjusters (NAPIA) and has two NAPIA past presidents on its staff.

How much does NFA charge?

Fees are a percentage of the insurance company's final settlement with you. We don't get paid until you do and we work to maximize your settlement.



