

Anywhere You Need Us
For Over 95 Years



Young Adjustment Company, Inc.



Why You Need a Professional Adjuster

When serious situations arise, the wise depend on experts for advice, guidance and representation. As an insured that has suffered a loss, how will you protect your interests? Unfortunately, insurance policies are often the least read "best sellers". Almost everyone has one, but they're never reviewed until a loss occurs.

Your insurance policy is a complex document subject to various interpretations. Every decision you make, every action you take, or fail to take, will affect the settlement of your claim and your future. After any disaster, your first instinct is to contact your insurance company. Naturally, they send out their adjuster to process the claim. However, it is important to understand that the insurance company adjuster must first serve the interests of his principal employer, the Insurance Company. The "burden of proof" is on you, the policyholder, to document every detail of your loss and present your claim. Every loss is unique; someone must take the time to identify and explain all of your options. You need objective, competent and reliable advice to make certain that "your" needs take first priority. That's precisely the reason you should engage the services of the Young Adjustment Company. As licensed Public Adjusters we only represent policyholders, not insurance companies – Your interests, are our interests.



Brantz & Liedman Real Estate, Philadelphia, PA.



Dietz & Watson, Delanco, N.J.



Our goal is to make sure you get everything you're entitled to under your insurance policy. We accomplish this by paying close attention to all the details, thorough research

and complete preparation. It is a four stage process in which we review your insurance policies, tell you how much you can collect, advise you of your rights and obligations and show you how to return to normalcy. It's the kind of advice that can save you literally thousands of dollars and protect you from costly errors.

Furthermore, while we are handling every aspect of your claim, you can focus your energies on rebuilding your home or business.



Residential Claim, Limerick, PA.



Residential Claim, Dresher, PA.

1

Getting Started

The first questions most people ask are..."How much will I collect?" and "When will I collect?" At Young Adjustment we make your policy work for you and have the knowledge and expertise to maximize your insurance proceeds. By retaining Young Adjustment immediately after a loss, we are able to establish the framework for your recovery. We meet with the insurance company's adjuster to make sure they agree on the scope of damages. We help to properly set the reserves and work on getting advance money to you as soon as possible. This allows you to proceed with the recovery process without suffering out-of-pocket expenses. Next, we plan a timetable that will serve as a road map for preparing and settling your claim.

2

Exploring Your Options

Every loss brings with it opportunities. As your adjusters, we are also your advisers. One of our goals is to help you make well informed decisions. With Young Adjustment, our in-depth evaluation of your policy will allow us to make sure you realize the best approach and plan for both your short, and long term needs. While your policy does not spell out your options, our experience can. Because we explore these possibilities with you up front, the path for rebuilding your home or business will proceed much more smoothly. It is truly a team effort, but to obtain the desired results, you need to have the right players in place. No one knows your needs better than you do, but when it comes to the recovery of insurance proceeds ... Nothing compares to our 95+ years of experience!



Crestmont Apartments, Marietta, GA.



Hymie's Deli, Merion Station, PA.



Economy Inn, New Orleans, LA.

*After a loss, every decision you make,
every action you take, or fail to take,
will affect the settlement of your claim
and your future.*

3

Valuing Your Loss

Young Adjustment's staff of professionals will prepare every aspect of your claim. Our "in house" building specialists prepare detailed damage estimates using computer software specifically designed for claim preparation. Our experts examine every contingency, including the possibility of hidden damage, building code enforcement, depreciation and numerous other issues that arise. We inventory your personal and business property for the claim and include detailed documentation that will allow an accurate assessment of the damage. We survey all damaged property making sure nothing is missed and help you reconstruct from memory, items that were damaged beyond recognition.

If your business experiences a loss, our accountants will examine the cost of the interruption to your business; determining lost revenues and additional expenses based upon your company's past performance and growth projections. If your home is damaged, and you incur extra living expenses, our accountants will assist you with organizing and presenting those costs to your insurance company.

4

Settling the Claim & Recovery

With all the data compiled, our team finalizes your claim. To ensure your understanding and approval of the claim, every aspect is reviewed with you prior to it being presented to your insurance company. Each document is precise, thorough, easy to read and painstakingly checked for accuracy. Whenever possible, corroborative evidence is submitted with the claim. Finally, we meet with your insurance company adjuster to settle your claim. When agreement is reached, with your approval, we prepare the Proof of Loss and submit it to the insurance company; making certain you receive a timely payment for the full amount. If any depreciation is withheld, we will also assist you with that recovery.

*The Insurance Company Hires
Experts, You Should Too.*

Dedicated to Meeting the Needs of the Insured Locally, Nationally, & Internationally

For 95 years, Young Adjustment Company, Inc. has been doing all of this and more throughout the world. We are one of the nation's pioneer adjustment firms and also one of the largest. This success can be attributed to total dedication to meeting the needs of our clients. Our corporate headquarters is located in Blue Bell, Pennsylvania, with key satellite locations dedicated to preparing a broad scope of claims for local, regional, national and international clients. Aside from fire damage, Young Adjustment also adjusts hurricane, earthquake, tornado, flood, hail, windstorm, collapse, theft, vandalism and fidelity losses.

Our knowledgeable staff is led by David Horowitz, President and CEO, along with his partner Ed Williamson, CPA, Chief Financial Officer and a 38-year veteran at Young Adjustment Company. We are one of a select group of adjustment firms maintaining an in-house staff of attorneys, CPAs, insurance research analysts, building estimators and personal property specialists.

Our compensation is based on a fixed percentage of the recovery; a nominal amount considering the experience and the results we obtain for our clients. There are no cash outlays required on your part until you begin to collect from your insurance company.

For four generations Young Adjustment has been one of the most respected loss consulting firms in the nation. We are motivated to provide the highest quality service for our clients and take great pride in the many thanks and recommendations we have received helping them make a smooth recovery. This is the driving force that has made Young Adjustment one of the most respected loss consulting companies in the nation.

For More Information

Call toll free **1-800-345-8321**.

Our professional staff will be happy to meet with you and answer your questions without obligation or visit our website at

www.youngadjustment.com.

*The Insurance Company Hires Experts,
You Should Too.*



Satellite locations:

Allentown, PA • Blakeslee, PA • Margate, NJ • Voorhees, NJ • Philadelphia, PA • San Juan, Puerto Rico • Del Ray Beach, FL

Licensed in Over 30 States



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Longstanding
Member