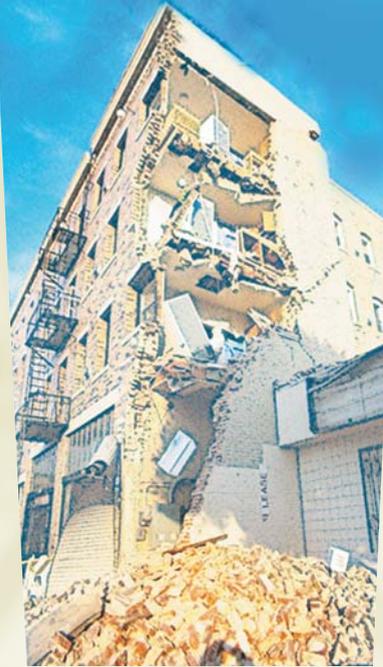


TESTIMONIAL

“ Our property suffered significant damage from Hurricane Katrina. Mr. Pope became directly involved in the settlement discussions with the catastrophe adjuster, and saved us a lot of time and effort in getting the claim concluded. His thorough review of our claim file identified an inadvertent oversight on the part of the adjuster that alone resulted in over \$47,000.00 in claim proceeds.

Michael P. Sweet,
Executive Director,
Property Management Client

”

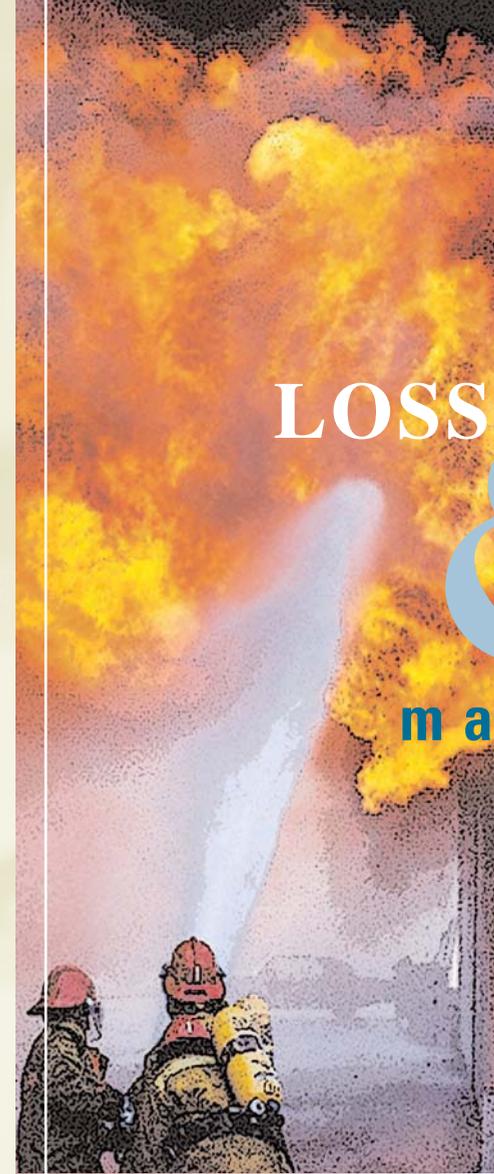
THE CONE COMPANY, Inc.

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LOSS CONTROL

& claims management



THE CONE COMPANY, Inc.



resourceful

PUT YOUR TRUST IN OUR **LOSS CONTROL**



PROACTIVE FOR OUR INSUREDS

The Cone Company's Claims Service and Loss Control Division is staffed with experienced and knowledgeable client representatives who are actively engaged with clients in loss control and claims management.

While the market place defines the products we provide, our clients' expectations define how we do it. They expect value beyond the protection in an insurance contract, and that makes The Cone Company a better company.

Any insurance brokerage company can sell you a policy, but very few dedicate the financial resources necessary to provide in-house claims management and loss control services for its clients. At The Cone Company we believe that when you purchase coverage, you are also buying superior claims and loss control services.



CLAIMS MANAGEMENT

In the event you incur a loss and file a claim, The Cone Company's claims management division will take a proactive role on your behalf to make sure your claim is concluded as quickly and fairly as possible. We understand that – following a loss – it is important for you to focus on taking care of your day-to-day business obligations without the distractions created by the considerable time and documentation required to present your claim and work with the insurance carrier's claims personnel. Our Claims Management specialists provide many value-added services, among them:

- **Investigation**, evaluation & handling of losses/claims that fall below contract deductibles
- **Gathering** and preparing documentation that proves the full value of the loss to the carrier
- **Hold** adjusters accountable for proper application of coverage & payment to the fullest extent possible
- **Provide** daily tracking & monitoring of your claim to ensure prompt & efficient handling of claims
- **Provide** whatever assistance is necessary to minimize operations disruption

LOSS CONTROL

Ongoing loss control programs are an important value-added service for clients. These programs actually shape a culture where safety and loss prevention become a part of daily business operations.

Our in-house loss control specialists make certain that your property meets the underwriting criteria of the premier insurance carriers that we represent, both before and after coverage is bound. The loss control programs we develop for you are ongoing and build confidence with the insurer in your ability to prevent losses, resulting in premium savings to you.

These value-added services include:

- **Coordination** of pre-inspections to identify potential risks prior to binding coverage
- **Assistance** in gathering & preparing compliance documentation for your carrier
- **Coordination** of client loss control efforts with the carrier company
- **Assistance** in compromise negotiations with your carrier as necessary



WE'RE IN THIS TOGETHER

You pay your hard earned dollars for the coverage needed to insure your operations. We believe you deserve the very best representation possible prior to and following a loss. We go the distance in loss control to lower your exposure and premium outlays. When you experience a loss requiring a claim, you can rest assured that The Cone Company will be there to represent your interests, no matter how much time and effort is required.



TESTIMONIAL

We experienced a theft of a significant amount of inventory during a very busy time of year, and, coincidentally, just a few weeks prior to renewal of our insurance coverage. Needless to say I was quite concerned about the time commitment proving this claim would require, not to mention the effect on our policy renewal. The Cone Company's Claims Manager not only facilitated communications with the adjuster, he spent a considerable amount of time examining our inventory records and traveled to our headquarters to help us properly document the full amount of the loss. He even explained the inventory and loss prevention controls we have in place to the carrier's underwriting department, so our renewal was not jeopardized. I am confident the outcome would not have been as positive for us if we had not received the level of service we did from The Cone Company.



David Cowart, President
Manufacturing & Distribution
Client