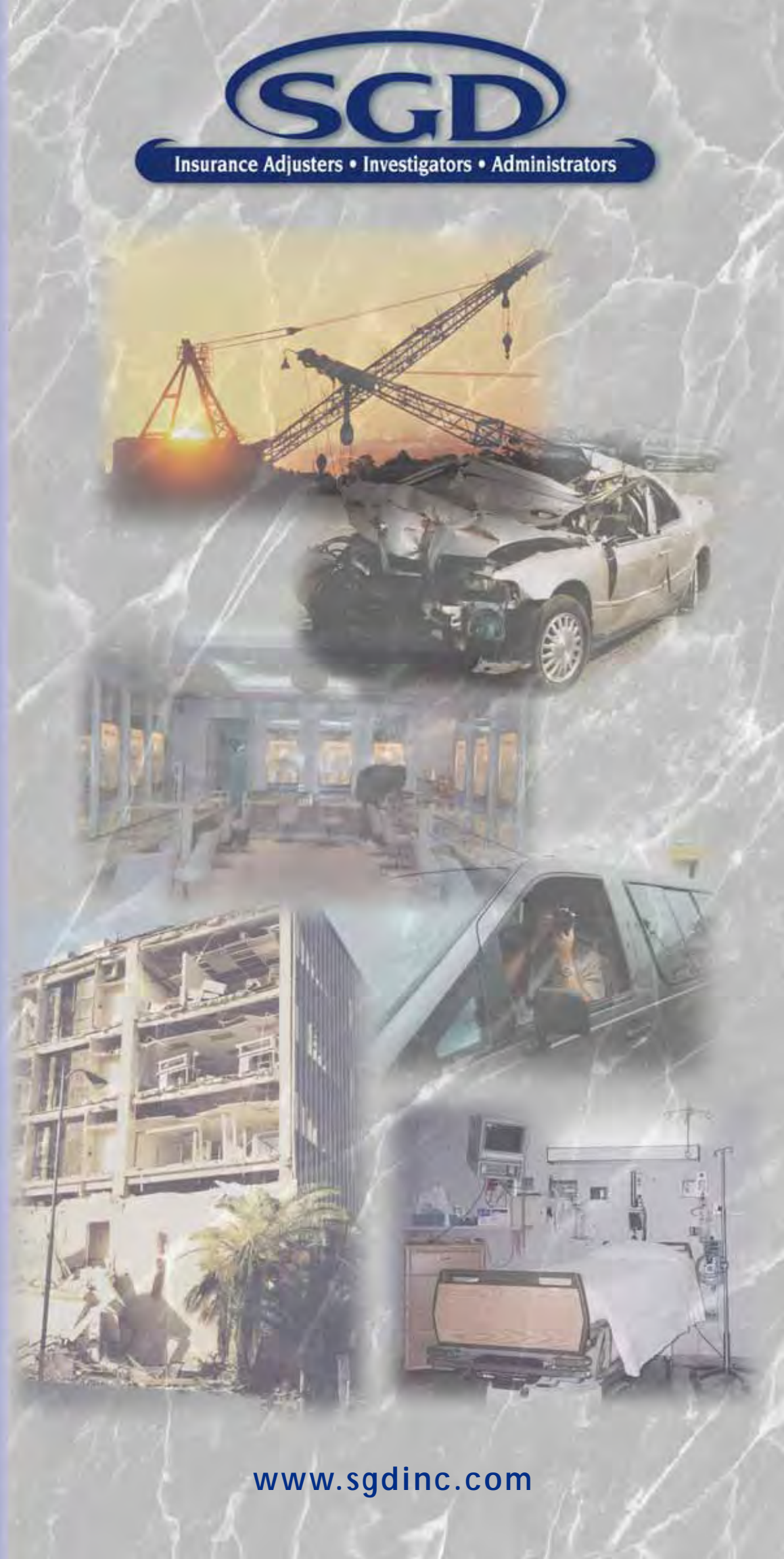


SGD

Insurance Adjusters • Investigators • Administrators



www.sgdinc.com

M I S S I O N S T A T E M E N T

S E R V I C E

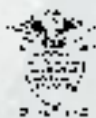
SGD strives to outperform the competition. We provide a level of service that exceeds our client's expectations. We pride ourselves in handling a wide variety of claims in an exceptional manner. Our staff of experienced claims professionals knows that prompt, intelligent and cost effective claims handling is the key to our success.

G U A R A N T E E

We guarantee our clients satisfaction. We encourage feedback and want to do whatever we can to satisfy the unique requirements of our clients.

D E P E N D A B I L I T Y

SGD has been in business for over 30 years. In that time we have developed an excellent reputation for providing dependable, quality claims handling. We are family owned and operated..



About Our Company

For over 35 years, Schiffrin, Gagnon & Dickey has provided high quality claims investigation, adjustment and administration.

SGD's staff of experienced and highly trained adjusters and investigators handles a wide variety of claims. We take care to provide attentive and detailed service. Our clients appreciate the extra level of service that we give each claim.

SGD takes pride in the fact that many of our clients have been with us for over 20 years. We solicit our client's needs and expectations and incorporate them into our service. This insures that our scope of work and charges are never a surprise.

SGD provides complete claims services to insurers and self-insured's. We investigate and adjust claims on a task or complete basis. We also act as Third-Party Administrators for domestic carriers, British Insurers and Lloyd's Syndicates.

We use state of the art hardware and software to investigate, report on and manage claims, produce loss runs and bordereau, and to provide analytical information for our clients.

Thank you for taking the time to learn more about our company.

Visit www.sgdinc.com
to assign claims or to contact us

The logo for SGD features the letters 'SGD' in a bold, blue, serif font. The letters are enclosed within a blue, stylized oval shape that has a slight 3D effect with a shadow underneath.

Insurance Adjusters • Investigators • Administrators

Claims Services

CLAIMS INVESTIGATION AND ADJUSTMENT

We have a history of handling a wide variety of claims. Our staff is proficient in many claim types including:

- Auto, Truck and Heavy Equipment
- Bodily Injury
- Cargo
- Commercial Property
- Construction Defect
- Entertainment
- Fine Arts
- Fraud
- Garage Keepers Legal Liability
- General Liability
- High-Value Property
- Homeowners
- Inland Marine
- Jewelers Block
- Legal Malpractice
- Marine
- Medical and Dental Malpractice
- Personal Article Floaters
- Pre-Risk Surveys
- Product Liability
- Professional Liability
- Security/Crowd Control
- Trial Preparation
- Workers Compensation (AOE/COE)

CLAIMS ADMINISTRATION

We can create a program to handle a few claims or a few thousand claims.

Our claims administration services include:

- Complete claim handling from initial reporting to conclusion
- File audits
- Subrogation Recovery
- Representation at Settlement Conferences and Mediations
- Production of Loss Runs and Bordereau
- On-Line Access to our Claims System

CATASTROPHE CLAIMS

- On-Site CAT Manager
- Commercial, Residential Losses
- Truck, Cargo, Auto Losses

SUBROGATION

- Dedicated Recovery Team
- Nationwide Coverage
- Documented Results



Insurance Adjusters • Investigators • Administrators

Executive/Management Team

Peter H. Schifrin, RPA – President and CEO

Peter began his insurance career in 1984. He is the son of the company's founder, Leslie. As a licensed adjuster and private investigator, he has extensive experience with a wide variety of claims, including first-party property, entertainment, and high exposure liability. Peter has served as President of the California Association of Independent Insurance Adjusters and is a member of the Board of the Society of Registered Professional Adjusters.

Richard Kern – Partner / Regional Manager

Richard is a partner and manages our San Diego office. He brings over 24 years of experience to his expertise in administering claims for both domestic and international insurers and self-insured's. He has extensive experience with a wide variety of claims, including professional liability, construction defect, jewelers block, and has participated in numerous mediations. He also oversees our growing subrogation department.

Douglas B. Jackson, RPA – Vice President, Director of Operations

Doug started in the claims industry in 1977 as a fire adjuster for a large commercial carrier before becoming a property consultant for a major residential carrier. He eventually started his own company which merged with SGD. Doug is past president of the CAIA and current president of the Society of Registered Professional Adjusters(RPA). He was the creator of the Seminar for Evaluation of Earthquake Damages (SEED) and teaches that and many other claims related courses.

Rebecca Lucas, Manager

Rebecca has over 15 years experience in the insurance industry. She handles both residential and commercial claims. Ms. Lucas has extensive experience in adjusting earthquake losses, including the Northridge earthquake. As CAT manager she has handled multiple hurricane losses, the most recent being Hurricane Ike.

Mark Martin, Manager

Mark Martin has spent over 13 years in the insurance industry. He has been a licensed Adjuster, Certified Claims Trainer, and Claims Supervisor. As Claims Supervisor, he oversees his team's operations and is responsible for supervision and training of staff. Mr. Martin has participated in countless CAT events, the most recent being in February of 2010 for the 8.8 magnitude earthquake in Chile. Mr. Martin was recipient of the Claims Superior Service Award in 2008 and 2009.

Kimberley Hickey – Orange County Branch Manager

Kim came to SGD with the acquisition of the I/A Division of AIMS. She has 25 years of diversified experience in Property and Casualty claims. As Branch Claims Manager, she oversees our Orange County operations and is responsible for supervision and training of staff. She is also involved in the handling of complex claims.

Kris Huff – Subrogation Manager

Kris is in charge of our growing subrogation department. She utilizes her over 20 years of experience in the gas and utilities industry in the successful handling of subrogation accounts. She prides herself on her uncanny ability to collect from responsible parties on second and third placements. She is also adept at small claims court and arbitration forums.

Kim Bierce – San Francisco Branch Manager

Ms. Bierce is a multiline general adjuster with over 20 years of experience. Kim handles large commercial and residential property losses. Her experience extends to areas including GKLL, Cargo and liability claims. In her previous employment she was the lead adjuster for a national insurer's SIU.

Richard Harer – Vice President / Specialized Investigations

Richard is the VP of our subsidiary, Specialized Investigations. He has been working as an investigator since 1978 and is a licensed private investigator. Richard is a Certified Fraud Examiner and Certified Professional Investigator. He is an established writer, instructor, and speaker on various investigation subjects.

Specialized Investigations provides a full range of investigative services including:

- Background Investigations
- Labor and Employment Investigations
- Medical Records Audits
- Multilingual Investigations
- Skip Tracing
- Surveillance

For more information on our investigation services division, visit www.specialpi.com.



Insurance Adjusters • Investigators • Administrators

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◆ Satellite Locations

Eureka
Sacramento
San Jose
Santa Barbara
San Bernardino/Riverside

www.sgdinc.com

We use our own personnel to handle each claim within California. We have a time tested network of adjusters and investigators throughout the United States.

California Adjuster's
License Number: 2607896
California Investigator's
License Number: PI 9013

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"TRADITIONAL"
HOLIDAY
GREETINGS

