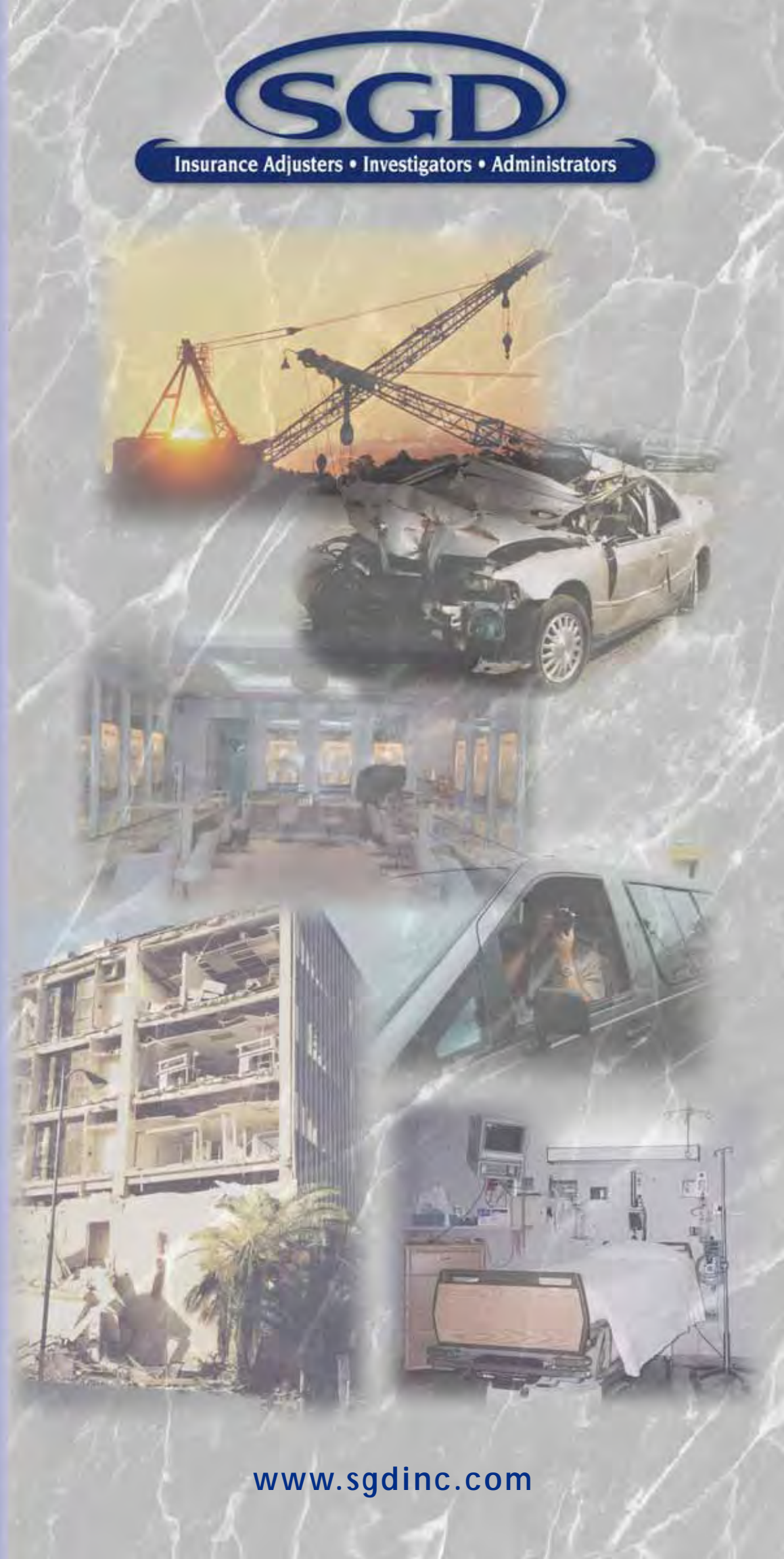


SGD

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

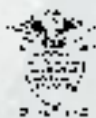
SGD strives to outperform the competition. We provide a level of service that exceeds our client's expectations. We pride ourselves in handling a wide variety of claims in an exceptional manner. Our staff of experienced claims professionals knows that prompt, intelligent and cost effective claims handling 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 (Schiffrin, Gagnon & Dickey) 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 Team, Fraud, Investigation

EXECUTIVE 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 joined SGD in 1987. He is a partner in and manager of our San Diego office. Richard is a licensed insurance adjuster. He heads our Contractors and Construction Defect claims teams along with handling all types of property and casualty claims. He also specializes in and supervises many of our Third-Party Administration accounts

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 CAILA 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.

Greg Freeman – Corporate Claims Manager

Greg is our home office Claims & Catastrophe Manager. He is also Manager of our Truck/Heavy Equipment and Cargo Claims division. He has over 25 years of experience handling residential and commercial property claims. Greg has testified as an expert in automobile property damage cases.

Kimberley Hickey – Orange County Branch Manager

Kim comes to SGD with the acquisition of AIMS I/A Division. 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 claims handling of complex claims.

Judy Dolan – Subrogation Manager

Judy is in charge of our growing subrogation department. She utilizes her over 20 years of experience in the insurance 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 – Specialized Investigations Manager

Richard is the Manager 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.

FRAUD MANAGEMENT AND TRAINING

We partner with Claims School, Inc. to provide fraud based services including:

- Suspected Fraudulent Claim Reviews
- Reporting to the California Department of Insurance Fraud Bureau
- Educating claims personnel in detecting and fighting fraud

INVESTIGATIVE SERVICES

Our subsidiary, Specialized Investigations was established in 1979 to act as our own Special Investigations Unit. SI 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, visit www.specialpi.com

The logo for SGD (Specialized Investigations Group) features the letters "SGD" in a bold, blue, sans-serif font. The letters are enclosed within a blue oval shape that has a slight 3D effect, with a darker blue shadow on the right side.

Insurance Adjusters • Investigators • Administrators

Offices

★ Home Office

Los Angeles

9255 Corbin Ave, Suite 200 • Northridge, CA 91324-2401
800-SGD-CLAIMS • 818-909-7365 fax
claims@sgdinc.com

★ Regional Offices

San Francisco Area

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sgdsf@sgdinc.com

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5300 Orange Avenue • Suite 211 • Cypress, CA 90630-2972
562-493-2461 • 562-431-6831 fax
sgdcy@sgdinc.com

San Diego

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619-280-7702 • 619-280-1267 fax
sgdsd@sgdinc.com

◆ 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

The logo for SGD (Service Group of Divisions) features the letters "SGD" in a bold, serif font, enclosed within a dark blue oval with a white border.

Insurance Adjusters • Investigators • Administrators

"TRADITIONAL"
HOLIDAY
GREETINGS

