



# CURLLEY

## ADJUSTMENT BUREAU

325 Chestnut Street | Suite 1116 | Philadelphia, PA 19106

### PROFILE

Curley Adjustment Bureau, Inc. is an independent adjusting organization and Third Party Administrator founded in 1933 by the late James N. Curley and it is one of the oldest adjusting firms in the country, operating under the same family management.

Curley Adjustment Bureau, Inc. is listed as a recommended adjustment firm in Best's Directory of Recommended Insurance Adjusters and have the distinction of being listed by Best's longer than any other firm in the country.

Claims Administration is headquartered in our Philadelphia Home Office. Our seventeen branch offices are strategically located throughout the States of Pennsylvania, New Jersey and Delaware. We are able to provide claims service in the New York metropolitan area and the eastern shore of Maryland.

Curley Adjustment Bureau recruits, educates, trains, and promotes multiple line experienced professionals. Our adjusters represent decades of experience collectively with an average of well over 20 years in claims handling. The firm represents more than 300 insurance companies, self-insureds, municipalities and the transportation industry.

During the process of handling a wide range of claims on behalf of our many clients, our experience has allowed us to consistently provide subrogation recoveries.

We are a founding member of the National Association of Independent Insurance Adjusters (NAIIA). We are also members of Pennsylvania Association of Mutual Insurance Companies (PAMIC), Delaware Claims Association (DCA), The National Council of Self-Insurers, Pennsylvania Self-Insurer's Association (PSIA), and Loss Executives Association (LEA).

We hold our work product to a high standard and to that end we make every effort to go above and beyond in our claims handling. Our experience, integrity and high degree of service will reflect well upon our client partners.

# WE PROVIDE COMPLETE CLAIMS SERVICE FOR CARRIERS AND SELF-INSURED

## FIELD SERVICES

### CASUALTY

- General Liability
- Commercial Liability
- Professional Liability
- Liquor Liability
- Cargo Claims
- Subrogation Investigation
- Fidelity
- Mediation & Arbitration
- Auto Liability
- Truck Liability
- Products Liability
- Personal Lines
- Public Entity
- Errors / Omissions
- Settlement Conferences

### PROPERTY

- Homeowners
- Personal Lines
- Loss of Business Income
- Inland Marine
- Appraisal & Umpire
- Commercial Property
- Business owners
- Farm
- Condominiums

## OTHER SERVICES

### MEDICAL INVESTIGATIONS

- Medical Reviews
- Audits
- Peer Reviews
- IME's
- URO's

### LITIGATION MANAGEMENT

- Trial Preparation
- Litigation Investigation

### CLAIMS ADMINISTRATION

### WORKER'S COMPENSATION

State (Pennsylvania, New Jersey, Delaware)

- SIR's
- Self-insured
- Fronted Captive
- Web-based Claims Management System



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## ADJUSTMENT BUREAU

### SERVICE AREA

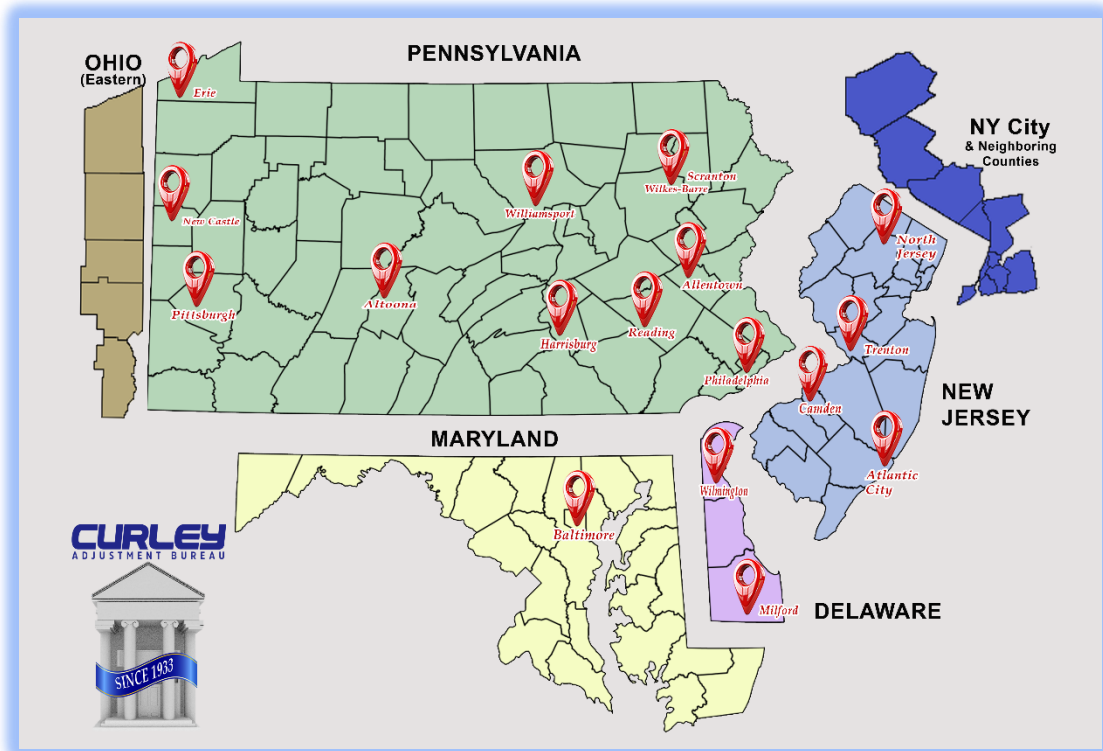
Mailing Address

325 Chestnut Street | Suite 1116  
Philadelphia, PA 19106

DAY: (215) 627-5900  
NIGHT: (610) 348-4128

TOLL FREE: (888) 557-3717  
FAX: (888) 557-7093 (all offices)

EMAIL ALL NEW ASSIGNMENTS TO: [contact@curleyadjustment.com](mailto:contact@curleyadjustment.com)



Seventeen offices to serve you

#### BRANCH OFFICES

PENNSYLVANIA: ALTOONA, EASTON/ALLENTOWN, ERIE, HARRISBURG, NEW CASTLE, PHILADELPHIA, PITTSBURGH,  
READING, SCRANTON/WILKES BARRE, WILLIAMSPORT  
NEW JERSEY: CAMDEN, TRENTON, ATLANTIC CITY, NORTH JERSEY/NYC METRO  
DELAWARE: WILMINGTON, MILFORD  
MARYLAND: BALTIMORE



# APPRAISAL & UMPIRE SERVICES

**Curley Adjustment Bureau has experienced and certified Appraisers and Umpires ready to help you with the process**



## ***APPRAISAL SERVICES***

Curley Adjustment Bureau has a team of experienced property adjusters that are qualified to act as an appraiser on your behalf. Our adjusters have an average 20 years in assessing and determining damages. Put our highly trained, professional adjusters to work for you. Our firm has been a respected member of this industry for over 80 years with the founding principle to provide courteous, prompt and effective service for our clients. You will find our employees highly trained and dedicated to act in an ethical manner with high moral standards.

Curley Adjustment Bureau is the choice if you find yourself in a dispute over damages. Almost all property insurance policies contain a provision specifying “appraisal” as a means of resolving disputes over the amount of loss associated with a covered claim. Appraisal provides an efficient method for an insured and insurance company to resolve a dispute over the amount of a covered loss when both parties agreed about the existence of coverage.

## ***UMPIRE SERVICES***

### ***What if the Appraisers don't agree?***

If an agreement cannot be made on the value of the property or the amount of the loss, they submit their differences to a neutral and disinterested umpire. Prior to the evaluation, the two appraisers will select and umpire. The umpire is basically an arbitrator. The appraisal process is far more efficient and cost-effective than going directly to litigation. It cannot be understated that the costs in the appraisal process are significantly less than going to court.

### **RESPONSIBILITIES OF THE UMPIRE**

The Umpire has a responsibility not only to the parties but also to the process of appraisal itself, and must observe high standards of conduct so that the integrity and fairness of the process will be preserved. Accordingly, an Umpire should recognize a responsibility to the public, to the parties whose rights will be decided, and to all other participants in the proceeding. Ultimately, the Umpire will, after careful deliberation, decide all issues submitted. This decision will be binding on both parties to the process. As such, an Umpire should decide all matters justly, exercising independent judgment, and should not permit outside pressure to affect the decision.

