
PREFACE

2018 EDITION

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SECTION I

INTRODUCTION

A.M. Best Company, Inc. (A.M. Best) is a global, full-service credit rating agency with a unique focus on the insurance industry. A.M. Best began assigning credit ratings in 1906, making it the first of today's credit rating agencies to use symbols to differentiate the relative creditworthiness of companies. Best's Credit Ratings cover property/casualty, life, annuity, reinsurance, captive, title and health insurance companies and health maintenance organizations (HMOs). A.M. Best provides the most comprehensive insurance ratings coverage of any credit rating agency, with credit reports and/or credit ratings maintained on over 12,000 insurance entities worldwide, in approximately 135 countries. A.M. Best is also a well-known and highly regarded source of information and commentary on global insurance trends and issues through a host of other products and services.

The insurance industry has possibly the greatest need of any single business for highly specialized and reliable legal services. A.M. Best is pleased to publish *Best's Recommended Insurance Attorneys and Adjusters* to meet the needs of this industry. This resource is an annual publication restricted to attorneys, adjusters and expert service providers. Inclusion in the publication is limited to individuals and firms recommended by representatives of insurance companies, insurance pools or self-insurers and who meet the standards of A.M. Best as to reputation, character and experience.

The use of the word "recommended" in the title should not be construed to indicate that the publishers presume to pass upon the legal qualifications or the merits of attorneys, adjusters or

expert service providers. Rather, it indicates that all qualified members are recommended by the insurance industry clients that they serve. All applications and submitted feedback are reviewed by A.M. Best. Representation is open to any attorney, adjuster and/or expert service provider individual or firm who can meet these requirements; we do not permit exclusive or limited representation.

Since 1928, A.M. Best has serviced the insurance industry by publishing *Best's Recommended Insurance Attorneys*. This publication was the result of requests made by insurance officials for information and suggestions as to a national reference source of competent insurance attorneys to handle their litigation, adjustments and investigations and other needs. The purpose of this product is to identify those firms which have demonstrated their reliability in handling insurance defense litigation, subrogation, investigation and adjustment, regulatory and compliance and other matters significant to the business of insurance.

Best's Recommended Insurance Adjusters has been published since 1930. The purpose of this publication is to identify those independent adjusting companies throughout the United States, Canada and other countries which have demonstrated their reliability in handling insurance claims. All companies must be recommended by claims representatives of insurance companies and self-insurers who are not affiliated with the proposed adjusting firm. The class of business for which the adjuster has been recommended is indicated in each company profile.

We are pleased to offer in this publication *Best's Recommended Expert Service Providers*. The Expert Service Providers Section was first published in the 1972-1973 Edition of the attorney publication. Shorthand reporters comprised the only category the first year. Categories added the second year included

Investigators, Consultants and Testing Laboratories. Today *Best's Recommended Expert Service Providers* boasts experts in over 45 categories. The purpose of this product is to identify those individuals and firms throughout the United States, Canada and other countries worldwide which have demonstrated their reliability in providing expert services to law firms, insurance companies, non-insurance companies and independent adjusters.

We feel confident that this comprehensive reference will be of service and value to the legal and claim representatives of the insurance industry when they need to locate and select highly qualified, competent and capable firms. By maintaining its traditionally high standards, *Best's Recommended Insurance Attorneys and Adjusters* will continue to serve as the industry's authoritative and most reputable source for providing this information. To help maintain these standards the publisher earnestly solicits your comments and suggestions.

A.M. Best

SECTION II

SOURCES OF INFORMATION

The primary sources of the information presented in this publication are the qualified members themselves as well as the insurance industry clients they represent. Firm and Company profiles include type of practice, firm profile, biographical information, contact information and verified client lists.

To be a qualified member in this publication, each home office must apply and be recommended by the claims departments of insurance companies, non-insurance companies or self-insurers and their claims divisions, or trucking and transportation companies that they serve. The formal application to apply to become a qualified member requests information about the applicant including personnel, contact data and description of practice or services. The application also requests the company name, contact person, mailing address, phone and fax numbers and e-mail addresses of individuals working for client companies and contacts that can readily provide A.M. Best with feedback on the services provided to them. A verification letter is then sent which asks that the company comment on the type of work and overall quality that the applicant provides for them. A.M. Best reviews the comments and endorsements of these companies before accepting a firm into the publication. A.M. Best is deeply appreciative of the cooperation of both the insurance companies and non-insurance companies that provide the necessary feedback in preparing this work. Without their assistance this publication could not have been completed.

While the information received from these companies is obtained from sources believed to be reliable, its accuracy is not guaranteed. We do not monitor the claims departments of these companies and therefore cannot attest to their accuracy.

Qualified member profiles in this publication are reviewed annually by each home office decision-making person or persons. The print publication is released in late December or early January each year and online profiles are updated continuously as changes are received.

SECTION III

OBJECTIVE OF BEST'S RECOMMENDED QUALIFIED MEMBERS

The objective of *Best's Recommended Insurance Attorneys and Adjusters* is not to rate any individual or firm, but to provide to the insurance industry firms that have been recommended by their own clients and which are most qualified to handle their litigation, adjusting or expert service needs. Based on client endorsements, the companies presented in this publication are considered to be the best equipped to perform quality service for the companies seeking outside guidance and professional assistance.

All firms are considered for admission into the publication, regardless of firm size and geographical location. Users of this reference source may choose to select a firm based on firm size, client list, type of practice the firm specializes in or location. However, all firms presented are considered to be of equal status.

SECTION IV

QUALIFICATIONS FOR QUALIFIED MEMBERS IN THE ATTORNEY

- The firm shall have satisfactorily served insurance companies, insurance pools, and/or self-insurers and be recommended to us by these companies for the services performed in connection with their insurance work.
- At least one principal firm member must have a minimum experience of five years in the practice of insurance law or its equivalent.
- Complete the Confidential Application for *Best's Recommended Insurance Attorneys*.
- Submit to the customary A.M. Best investigation of the candidate's reputation, character, experience, reliability, type of practice and office facility as determined by the formal application and verification responses.

- The staff must provide answering service administered by the applicant's staff during business hours. (Toll-free numbers, answering services, call forwarding and automatic switchovers are acceptable).
- List the firm in the building directory except in the circumstance of the applicant's private residence serving as the firm's place of occupancy.
- Identify the firm on the principal door to the main office of the firm.
- The firm must sign an automatically renewable contract for the profile in *Best's Recommended Insurance Attorneys*.

SECTION V

QUALIFICATIONS FOR QUALIFIED MEMBERS IN THE ADJUSTER PUBLICATION

- The firm shall have satisfactorily served insurance companies, insurance pools, and/or self-insurers and be recommended to us by these companies for the services performed in connection with their claims work.
- At least one principal firm member must have a minimum experience of five years as a claims adjuster.
- Complete the Confidential Application for *Best's Recommended Insurance Adjusters*.
- Submit to the customary A.M. Best review of the candidate's reputation, character, experience, reliability, type of practice and office facilities as determined by the formal application and verification responses.
- The staff must provide answering service administered by the applicant's staff during business hours. (Toll-free numbers, answering services, call forwarding and automatic switchovers are acceptable).
- List the firm in the building directory except in the circumstance of the applicant's private residence serving as the firm's place of occupancy.
- Identify the firm on the principal door to the main office of the firm.
- The firm must sign an automatically renewable contract for the profile in *Best's Recommended Insurance Adjusters*.

SECTION VI

QUALIFICATIONS FOR QUALIFIED MEMBERS IN THE EXPERT SERVICE PROVIDERS PUBLICATION

- The firm shall have satisfactorily served insurance companies, insurance pools, and/or self-insurers and law firms and be recommended to us by these companies for the services performed in connection with their expert services.
- At least one principal firm member must have a minimum experience of five years in their field of expertise.
- Complete the Confidential Application for *Best's Recommended Expert Service Providers*.
- Submit to the customary A.M. Best investigation of the candidate's reputation, character, experience, reliability, type of practice and office facility as determined by the formal application and verification responses.
- The staff must provide answering service administered by the applicant's staff during business hours. (Toll-free numbers, answering services, call forwarding and automatic switchovers are acceptable).
- List the firm in the building directory except in the circumstance of the applicant's private residence serving as the firm's place of occupancy.
- Identify the firm on the principal door to the main office of the firm.
- The firm must sign an automatically renewable contract for the profile in *Best's Recommended Expert Service Providers*.

SECTION VII

DEFINITIONS

Profile Types

Main or Home Office Profiles: For the purpose of this publication, a home office is the primary decision-making entity of the corporation that is recommended. This entity is responsible for submitting all paperwork and reviewing all published content on an annual basis. Any separate and unique physical location in either a corporate office structure or residence with office space is eligible for consideration as a home office profile.

Branch Office Profiles: An affiliate office or location that works under the guidance and supervision of a home office is considered to be a branch office. While a firm or company can have only one home office profile, it may have multiple branch offices profiles. A separate and unique physical location is required for each location considered as a branch office profile.

Service Area Profiles: With a Service Area Profile, a firm or company can present limited information in a city or town in which they do business. The profile refers the user back to either the home or branch office location it is referenced from.

General Defense Profiles for Law Firms: Profiles in this section are open to firms that handle the defense of all types of liability cases including but not limited to personal injury, product liability and construction suits.

Subrogation Profiles for Law Firms: These profiles are available to firms that practice subrogation, which is an action instituted by the first party carrier to recover the amount paid under the policy to a third party.

Investigation and Adjustment Profiles for Law Firms: These profiles are open to firms that initiate and administer accident investigation, procurement of statements from principals, witnesses and policy, prescribe and direct appropriate photography, and negotiate settlements.

Regulatory and Compliance Profiles for Law Firms: These profiles are open to firms that administrate codes of being in accordance with established guidelines, specifications or legislation.

Organization Types

Law Firms: Firms that specialize primarily in the defense of insurance companies and non-insurance companies that have the need to outsource for litigation or legal needs.

Independent Adjusters: Adjusters that service insurance companies and non-insurance companies such as trucking, freight and transportation in their needs related to damage assessment and appraisals.

Expert Service Providers: Individuals or firms that serve the insurance industry, law firms and independent adjusters by providing services such as litigation support, expert testimony, special investigations, claims support or testing and analysis. There are currently 45 categories represented in this section of the publication.

Legal and Claims Officials: The names and titles of the main officials in the offices of insurance companies. These Officials are only available in the online version of the publication.

Corporate Structures: These are profiles of the combined groups of insurance companies followed by individual members of these groups. These profiles are only available in the online version of the publication.