



Your experience and knowledge have been crucial in guiding me through a very trying fire loss insurance claim. First, our original location was destroyed, and then we were forced to move to a temporary location; and finally were able to build a state-of-the-art seafood processing plant on the Boston Fish Pier. Your assistance has been critical to the survival of the business that supports 17 jobs and my young family.

**Christopher Edelman, President  
Seafood Specialties**

"I would like to thank you for your fine work on our fire damage claim for our home. Not only did you work hard to achieve a fair settlement with our insurance company, but your professionalism and experience helped to remove a great deal of stress from our life at a difficult time"

**Kenneth P. Lyons, Esq.  
Lyons & Associates, LLC**

"On behalf of the Officers and Board of Directors, thank you for the prompt, expert and professional preparation and handling of our claim. It is a pleasure to have worked with you and we highly recommend your services to anyone requiring them."

**Charles R. Diamond, President  
Congregation Mishkan Tefila**

"I would not hesitate to recommend Berman Adjusters and will be forever grateful to Larry Berman for being there to see me through this process when I would have otherwise been alone."

**Rose Herron, V.P. Collections Dept.  
Watertown Savings Bank**



*We have earned a respected position in the insurance industry - a position which results in a proud record of satisfied clients.*

**WE ENCOURAGE YOU TO CONTACT OUR REFERENCES.**

We invite you to contact us to review your loss without cost or obligation.

[www.bermanadjusters.com](http://www.bermanadjusters.com)  
Tel 617-964-0000  
[info@bermanadjusters.com](mailto:info@bermanadjusters.com)

**TRUST**

Berman Adjusters, Inc. is accredited by the National Association of Public Insurance Adjusters. NAPIA members are experts in the profession of public insurance adjusting who have joined together for the purpose of professional education, certification and promotion of a rigid code of professional conduct and ethics.

**KNOWLEDGE**

**WE DEVELOP A CLAIMS STRATEGY WITH YOU.** In the early stages following a loss, you must make critical decisions affecting both the insurance claim and your interim business plan. There are many alternative adjustment strategies that can impact cash flow and operations differently. The Berman team of experts assigned to your case assesses your unique situation. With your input we develop a proactive plan for recovery, including a coordinated claims strategy and a rebuilding plan that best supports your future business goals and enabling your business to continue operations.

**EXPERIENCE**

**WE SUBMIT THE CLAIM AND PURSUE A PROMPT SETTLEMENT.** After the loss is entirely catalogued, we prepare a detailed, accurate and equitable Statement of Loss, maximizing your benefits. We submit the claim to your insurance company only after it is fully understood and approved by you. After the claim is submitted, we meet with representatives of the insurance company and diligently pursue a timely settlement.



"The attention to detail and the skillful managing of working with a number of disparate groups is a testament to your experience, professionalism and intimate knowledge of this industry. The expeditious full service handling of our claim by your company let us focus on our business on OUR business and not have to devote time, manpower and energy to recover money from our insurance company."

**Charles Gottesman, EVP  
Hyde Athletic Industries, Inc.**

Your Property Insurance Claim can seem as confusing as a never ending MAZE. Your loss coupled with YOUR insurance company are both COSTING you time, money AND lost business. At Berman Adjusters Inc., our knowledge and experience provides GUIDANCE for YOU! We work for you as your advocate to get you the MAXIMUM fair settlement you deserve. Faster, more cost effective and LARGER settlements. Your peace of mind is restored with a blueprint for recovery. Your focus is returned to the mission of getting your business back up and operating.

Utilize BERMAN ADJUSTERS GUIDANCE – our time tested experience in the event of a loss. We'll GUIDE you through the MAZE of the insurance claims process. With Berman Adjusters, our guidance makes the CLAIMS PROCESS EASIER for you to navigate through! That translates into faster recovery for you!



**THE GUIDANCE TO SIMPLIFY YOUR CLAIM.**

**YOU ARE OUT OF BUSINESS. TEMPORARILY.**





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**THE GUIDANCE TO SIMPLIFY YOUR CLAIM.**

*"Immediately following Hurricane Andrew there were sharp differences of opinion between our adjusters and those of the insurance company. Berman's services, knowledge of insurance laws, patience and persistence enabled us to recover financially from the tremendous losses incurred in this most destructive hurricane."*

**John M. Frederick,**  
Chief Executive Officer  
**Homestead, FL Housing Authority**

*"Thank you for the quick and expedient manner in which you managed the affairs of Legal Sea Foods after the fire which occurred at our facility."*

**Roger S. Berkowitz, President-C.E.O.**  
**Legal Sea Foods, Inc.**

*"I express appreciation for the many property insurance claims, ranging from small to multi-million dollar adjustments; you have handled for my company since 1974. Your service, expertise and results have been excellent."*

**Harold Brown**  
**Hamilton Realty Co.**

## RECOVERY

Our primary goal is to maximize your legitimate allowable recovery and restore your peace of mind – in the shortest possible period of time.

We are not affiliated with any insurance company, nor are we insurance agents or brokers. Did you realize that insurance company adjusters and independent adjusters are trained professionals who represent the interests of the insurance company?

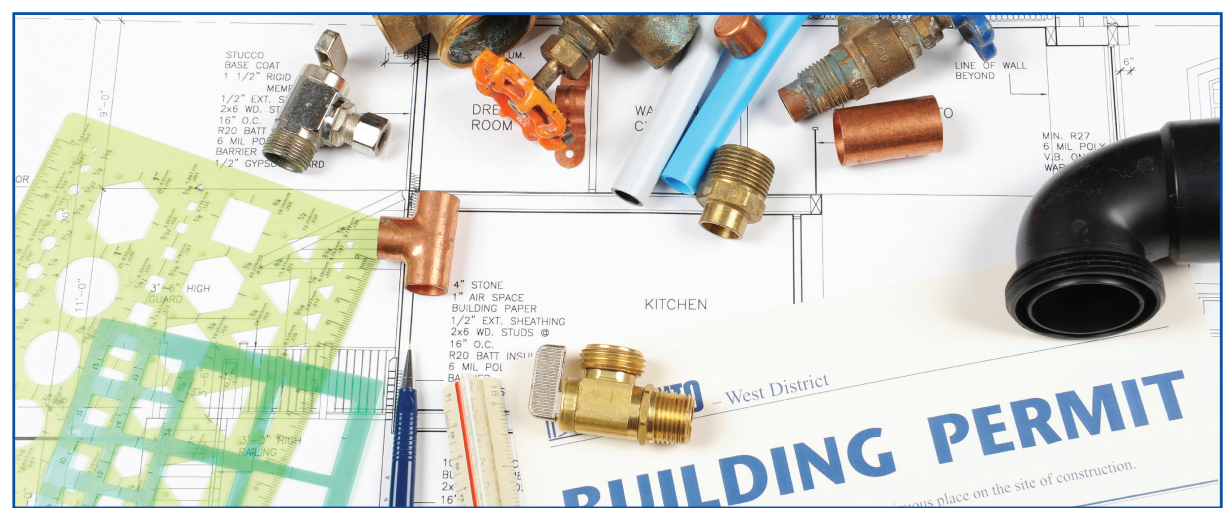
They will work with you and even attempt to negotiate a reasonable settlement. BUT, their primary loyalty is to the insurance company.

Would you allow the opposing side in a legal dispute to assign you THEIR attorney to represent you in a court battle? Then why would you allow the insurance company to hire their adjuster to advocate for you?

## SPEED

**WE ARRANGE IMMEDIATE EMERGENCY ASSISTANCE for you.**

Berman Adjusters, Inc. will help arrange for damaged property to be secured, for temporary or emergency repairs to be made, and for undamaged items to be removed as required by the insurance policy.



*"Since we had never experienced a sizeable loss before, we were not knowledgeable as to the procedures. The assurance and consideration received from Berman was a great relief during this traumatic experience."*

**Henry M. Thomas III, Esq., President**  
**Urban League of Springfield, Inc.**

*"With your years of experience, wisdom and quick grasp of complicated processes you were able to advocate for me as if you had been in our industry for decades."*

**Oded Ben-Arush**  
**Kaddim Pottery**

*"Any business owner who suffers a loss will find you to be a valuable ally and a much needed resource."*

**Francis L. "BIFF" Shea, C.E.O.**  
**Croma Restaurant Group**

*"Without your help I would not have received nearly what was due to me from my insurance coverage."*

**Barry I. Matza, D.M.D.**  
**Boca Raton, FL**

*Seldom have I ever experienced the level of competence that you have displayed in our present settlement due to major water damage. Having the certitude to have a professional expert on your side is both soothing and refreshing. Again, many thanks for a job superbly done."*

**V. Renato Burkhardt, General Manager**  
**Locke-Ober Restaurant**

## RELIEF

When business interruption losses are incurred, our experts calculate the maximum recovery to which you are entitled using the best approach based on historical data, period restoration, and complex policy requirements.

## UNDERSTANDING

**OUR Specialists conduct a REVIEW of your INSURANCE POLICY.** Our Public Adjusters thoroughly examine your policy to ensure that the claims strategy encompasses all allowable aspects of coverage.

## ADVOCACY

**WE SUPPORT YOUR RIGHTS.** Throughout the adjustment process, Berman Adjusters, Inc. stays in close contact with the insurance company. We keep the insurance company adjusters aware of your needs and problems, and we keep the claims process moving smoothly - all the while keeping you fully informed and in control.



*"The Berman team expertise was obvious to everyone involved: contractors, insurance professionals, inspectors, etc. They prepared all the submissions, coordinated the filings, negotiated with the adjusters and even assisted us with finding a temporary location."*

**Thomas Masiello, Jr., Esq./Corporate Counsel and Risk Manager**  
**Cumberland Farms**

## GUIDANCE

We create a complete picture of the loss. Our professionals carefully evaluate the structural, cosmetic and hidden damage to your property. To determine the full extent of the loss, we recreate an exact picture of the property prior to the disaster. Berman Adjusters, Inc. then compile detailed inventories of all damaged property to substantiate your loss.