

Natural Disaster Dispute Resolution

Faster Claims Resolution Means Faster Rebuilding of Communities

**FORUM Natural Disaster
Online Negotiation and
Mediation**

offers the fastest, fairest way for communities to start rebuilding after a storm or other natural disaster.

Easy-to-use online claims settlement works as a first step toward resolving disputed claims. Insurers and policy holders can view and submit documents, bills, estimates, and photos online.

Unlimited Offers and Counter Offers ensure that disputes are settled quickly and on the best possible terms.



FORUM's Mediators can assist when the parties are unable to reach a settlement that is mutually acceptable by providing fair and neutral facilitation.

The mediation session allows a full hearing of the facts and most often results in settlement agreements.

Three Easy Ways to Resolve Disaster Claims

Go Online to Negotiate Claims.
Get Offers, make counter offers, view and upload photos and documents.

Need more help?
A fair and neutral mediator can work with both sides to resolve disputed claims.

Still no agreement?
In the unusual event of a stalemate, a lawsuit can be brought.



Insurance Commissioners Lead the Way to Recovery

Insurance Commissioners have become leaders in helping communities recover after natural disasters by developing alternate dispute resolution programs their Governors include in the Emergency Orders issued after storms and other disasters.

From Katrina to Storm Sandy, these ADR programs have allowed Insurance Departments to make fast and fair resolution of disputed claims available to residents and their insurance companies. The reporting provided and data of the parties' exchanges and can be available to the Departments to assist

them in fulfilling their obligation to ensure their communities have the resources needed to re-build.

New technology, offered by FORUM, a national leader in claims resolution makes negotiation of claims available online with complete access to documents and the ability to upload estimates, bills, photos and other documents needed to resolve disputes. Unlimited rounds of offers and counteroffers can be made 24/7 from any PC, Tablet or phone—a must for displaced residents—in order to arrive at settled claim agreeable to all parties. Settlement letters are auto-generated

resulting in fewer manual tasks and greater speed and efficiency.

The new technology augments the very successful mediation programs that the Commissioners have managed for past storms. Mediators have had a high degree of success bringing disputing parties together in more contentious or complex disputes.

Avoiding the long delays of courts at times of great community need has made insurance officials from Louisiana to New York leaders in their field.

FORUM is a world leader in dispute resolution. Founded in 1986, FORUM provides predictable, efficient, and affordable dispute resolution through a distinguished panel of former judges and seasoned lawyers.

***Expert** FORUM mediators have the skills and experience to help resolve disputes.*

FORUM provides responsive customer service for parties and neutrals, and we continually innovate with technology. Our administrative fees are simply the lowest in the industry.

***Our commitment** carries through to our user-friendly online claim filing and case management tools as well as telephonic, or online sessions that utilize web and VoIP technology.*

FORUM is the faster, lower cost, and superior alternative to litigation, and other dispute resolution providers.

For More Information/Same Day Response/Custom Programs -

Contact:

Sandra Partridge, Esq.
952-516-6501
spartridge@adrforum.com



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