



DISASTER INSURANCE  
MEDIATION PROGRAM



NATIONAL ARBITRATION  
**FORUM**

# After a Natural Disaster Strikes, Insurance Disputes Become a Complex Problem

**Fact:** Under normal circumstances, even simple legal disputes over insured claims take 1-2 years to be resolved.

**Fact:** In times of disaster, the court system becomes even more overburdened, and legal disputes over insured claims take longer and longer to resolve.

**Fact:** After a natural disaster, legal issues regarding insurance coverage claims are complex. For example, when a hurricane hits, there are consumer and commercial insurance disputes over whether floods caused damage, whether wind caused damage, or whether “wind-blown water” caused damage. There may be thousands of business interruption coverage issues as well.



## THE FORUM IS EXPERIENCED IN RESOLVING PROPERTY DAMAGE AND PERSONAL INJURY INSURANCE DISPUTES

The National Arbitration Forum (FORUM) provides a solution for problems that natural disasters cause to policyholders and insurers.

We have a national panel of more than 1,500 legally trained mediators and arbitrators in all 50 states who resolve tens of thousands of legal disputes each year. A special portion of our national panel consists of mediators and arbitrators who are retired judges and seasoned attorneys with expertise in resolving insurance-related property damage and personal injury cases.

## THE FORUM ADMINISTERS ONE OF THE LARGEST INSURANCE ADR PROGRAMS IN THE NATION

The New Jersey Department of Insurance selected us to administer a dispute resolution program for insurance disputes.

Under this program, we administer more than 20,000 legal disputes each year. For other insurance-based dispute resolution programs, we draw upon our existing infrastructure of experienced arbitrators and mediators, technology and online resources, and know-how to provide insurers, policyholders, and insurance regulators with the service they need when large numbers of insurance disputes need to be resolved quickly and expertly.

## HOW THE FORUM RESOLVES INSURANCE DISPUTES

For most insurance disputes, we provide expedited mediation and arbitration.



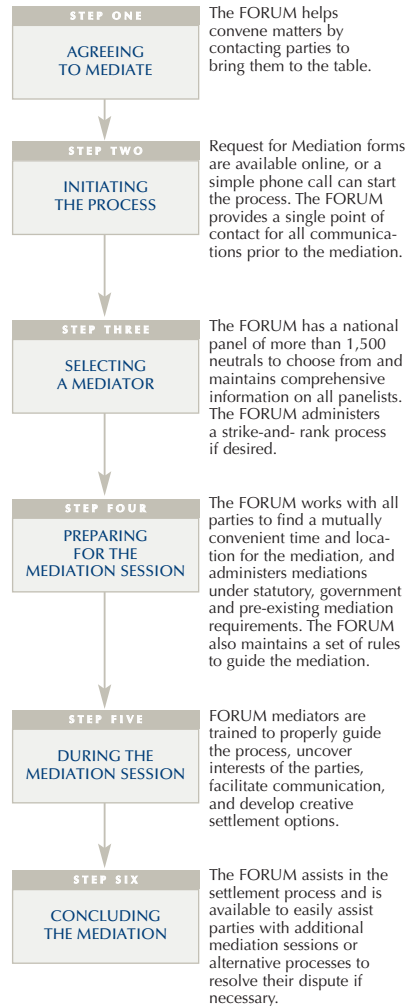
Mediation involves assisting parties with insurance disputes to voluntarily reach their own agreement to resolve their differences. Typically, a neutral, third-party mediator assists parties in negotiating the resolution of a dispute between them.

Arbitration can be non-binding or binding, depending upon what the parties agree to do and depending upon what insurance regulations require. Arbitration is a streamlined legal procedure administered and managed by an independent third party for two or more parties with a legal dispute. The parties present their arguments and evidence to an arbitrator who, in turn, decides the case.

We can resolve cases at a fixed locale in a city or state, or FORUM mediators or arbitrators can resolve cases in their individual offices. Alternatively, if the parties agree, or if insurance regulations permit it, the parties can work with a FORUM mediator or arbitrator over the phone.

The diagram at right outlines the format for a typical FORUM-administered mediation.

## OVERVIEW OF THE FORUM MEDIATION PROCESS



## HOW TO GET STARTED WITH US

If there are existing insurance regulations or legislation governing how disaster insurance disputes should be resolved, we will work within that structure to help resolve disputes. If there are no guidelines, it is simply a matter of policyholders and insurers agreeing to use our services to help resolve the disputed insurance matter.

If left too long, small insurance coverage disputes can become big problems down the road. We can provide a proven solution to insurance coverage disputes today.

We provide mediation procedures and forms on our website at [www.adrforum.com](http://www.adrforum.com).

To request help with an insurance coverage mediation or to start an insurance mediation program, parties should also contact FORUM's Director of Insurance Programs, Keith Maurer, Esq. at **877-655-7755**, ext. 6426, or at [kmaurer@adrforum.com](mailto:kmaurer@adrforum.com).



NATIONAL ARBITRATION  
**FORUM**

*A FORUM Dispute Management Organization*

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