

It was a Friday night in late March when the roof of our church collapsed. Not only was the devastation complete, the emotional toll on many of us, having been part of Abbott Loop for years, was also difficult to bear. We had two priorities: the first was to find a place to worship. The second was to begin the process of negotiating our insurance claim and rebuilding our place of worship.

In those first days, we felt comfortable that the expertise within our congregation along with the assurances from our insurance company's adjuster were all that was needed to put the destruction behind us and allow us to rebuild. So when Gordon Scott and Steve Severaid of Adjusters International approached us to explain their role as advocates for those who suffer damage like ours, we sent them away confident that we did not need their help. We were also influenced by the advise of our insurance co. to not partner with an outside adjusting agency quote "they are ambulance chasers, and will slow down the process." I believe this was the single biggest mistake we made in the process of our crises.

Moving through the process, we became mired in a protracted, disappointing, difficult negotiation with our insurance company. It felt like we were being strung along time and time again, I now call this "insurance fatigue". It was around that time when Steve, in Anchorage to meet with another client, stopped by to see how we were doing. It didn't take us long to realize that hiring Adjusters International and making them part of our team was the right way for us to go. This is when all of the games with the insurance co. ended a huge amount of stress and frustration was lifted and we got real traction!

It was then that we met with Drew Lucurell who was intimately familiar with the Alaskan culture and the local business landscape. It became very clear very quickly that they are the experts in the field of negotiating claims. Without going into all of the details, Drew and his team established the correct scope of loss, secured the insurance company's agreement with their scope, agreed to favorable unit costs, and most significantly, reduced our coinsurance penalty (a penalty the insurance company attempted to assess arguing we did not carry enough insurance).

When Adjusters International got involved, the insurance company's offer was a little over two million dollars. When all was said and done, our negotiated settlement was just short of three and a half million dollars, over a 60% increase!

Drew and Adjuster International earned every penny they charged. If I were to go back in time or had another claim of any kind the first call after 911 would be to Adjusters International. They were worth it. We cannot recommend them highly enough.

**Pastor Josh Tanner**  
**Abbott Loop Community Church**

Drew D. Lucurell, Esq., S.P.P.A.  
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