

NFA IS THERE TO HELP WHEN YOUR HOME IS DAMAGED.

NFA has been helping homeowners since 1922. We're proud of our heritage but don't let our name mislead you. In fact, NFA can help with any type of physical loss to your residential or commercial location. A sampling of the types of losses NFA can assist you with include:

- Fire
- Flood
- Lightning
- Water Damage
- Hurricane and Wind
- Earthquake
- Explosion
- Collapse
- Riot or Civil Commotion
- Vandalism or Theft
- Smoke Damage
- Frozen Heating or Cooling System Pipes

If your physical damage loss triggers additional related losses, and it often does, NFA can assist you with the following coverage forms:

- Homeowners Policy
- Dwelling Form
- Tenant Policy
- Additional Living Expenses
- Personal Property
- Condominium Association
- Condominium Commercial Unit Owners
- Civil Authority
- Leasehold Interest
- Inland Marine
- Business Income
- Builders' Risk
- Commercial Policy
- By-law

"NFA has always played an invaluable role in the amounts they recovered for my clients. I find they provide an outstanding service to the property owner who has a loss. When I am consulted by a property owner after a loss, I always urge the client to retain NFA to assist in quantifying the loss and for all day to day dealings with the insurance company. Retaining NFA ensures the policyholder that all available coverage will be accessed. The NFA adjuster certainly levels the playing field between the policyholder and insurance company. I give NFA my highest recommendation."

Alfred Kwinter,
Prominent Toronto Insurance Lawyer

"NFA saves you time and aggravation and can get you a higher settlement than you would get on your own because they're familiar with insurance lingo and the claims process. They will work with you to document and value your losses and will take over negotiating with the insurer to get you a full and fair settlement. If the insurance company adjuster tries to talk you out of hiring a public adjuster, you should be suspicious. He or she may simply be trying to get away with underpaying your claim."

Amy Bach, Esq.,
*preeminent insurance consumer advocate,
executive director of the
not-for-profit United Policyholders,
and author of **The Disaster Recovery Book.***

"I am most proud of the ethical way we take care of our clients, the policyholders. Each day, our Licensed Adjusters, Loss Consultants, Appraisers, Accountants & Staff conduct themselves and our business with integrity and compassion. NFA's passion for our client's rights has been our focus since 1922."

Ronald J. Papa, SPPA
President

WHEN DISASTER STRIKES,

HOME OF NOEL & YVONNE FAJARDO TORONTO, ONTARIO

While Noel and his wife, Yvonne, were out they received a call from a family member about the fire to their home. The electrical fire resulted from the kitchen range hood causing extensive roof damage along with water and smoke throughout the rest of the home. The Fajardos, both of whom are employed with the Ontario Provincial Government had acquired their very first home a year earlier. After learning about NFA, they called references and retained NFA immediately. The NFA team quickly got to work assembling the entire claim including building, contents and additional living expenses. The final outcome more than exceeded their expectations.



“We appreciate all the help that NFA provided. Having NFA represent us with the fire to our home, made the aftermath of a very difficult situation bearable. We would highly recommend NFA’s services.”

Noel & Yvonne Fajardo
Civil Servants, Province of Ontario
Toronto, ON

HOME OF GANESH & KAMAL PARMA MOUNT HOPE, ONTARIO

A fire that originated in the garage of the Parma home left severe charring and heavy smoke damage throughout the house. After the fire, the family was overwhelmed, not knowing what to do or who to turn to. They, like many who suffer a loss, were not aware of NFA and the services they offer. The Parma’s were contacted by NFA representatives and made the decision to retain their services. Looking back, they are confident they made the right decision. It was comforting to know that the NFA team was there representing them every step of the way, seeing their claim through to the final settlement. The Parma family knew that NFA’s involvement leveled the playing field when it came to dealing with their insurer. Their expertise and knowledge were key to the successful outcome.



“After the fire we felt confused and dazed, not knowing what to do and who to turn to...we proudly recommend the esteemed services of NFA.”

Ganesh Parma
Hamilton Health Sciences
Mount Hope, ON

NFA STRIKES BACK™ ...

HOME OF TONI SILBERMAN NORTH YORK, ONTARIO

The Silberman family residence of over thirty years was severely damaged by fire. The large home suffered major structural damage including wall and floor collapse. Toni Silberman who sits on a Race Relations Committee for the Government of Canada consulted with a lawyer who recommended NFA. Realizing that time was of the essence, she met with NFA representatives and quickly retained their services.



Dear NFA Staff,

I wanted to formally thank NFA for their unceasing efforts on behalf of our family as a result of our tragic fire loss.

I had neither heard of NFA, nor known that such a valuable service existed prior to referral from a lawyer who encouraged us to contact you. From the very first contact with NFA, I sensed that we would be in the most capable hands. The sensitivity, compassion and knowledge displayed by NFA personnel was both comforting and reassuring. Subsequent and frequent contact with you and your in-house experts – both building and contents estimators – confirmed our original perception.

We are truly at a loss to fully express how grateful we are to NFA, for all that you've done over the past number of months. I would not have been able, under the circumstances to deal rationally with the administrative and insurance complications that arose from our fire loss, and thank goodness, I didn't have to. Your willingness to consult and meet at a moment's notice, your calm demeanor, your expertise, your readiness to go that extra mile and, above all, your indefatigable patience and kindness in dealing with my constant questions, have been a source of strength and guidance to me. That I could not have done it without NFA, is a vast understatement.

Nor could we have achieved the settlement we did, without your incalculable perseverance. At the end of the day, the settlement- while necessary- was secondary to the knowledge that NFA was completely in our corner during an extremely trying time.

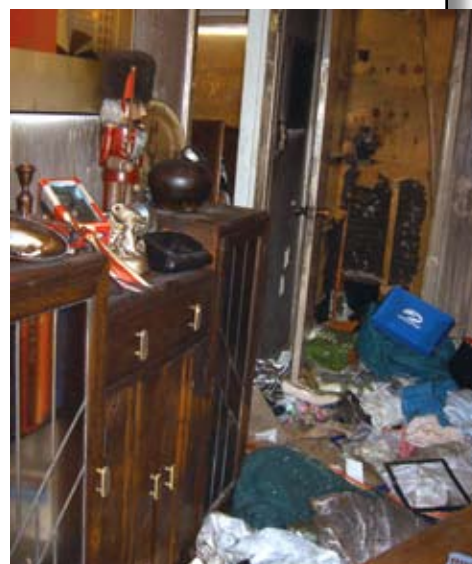
Please be assured of my boundless respect for NFA and what they achieve. I have already enthusiastically referred people to your service, and will continue to do so.

Thank you, NFA, for being there.

Toni Silberman

Race Relations Committee, Government of Canada

North York, ON



A TRADITION OF CARING IS AT

HOME OF SUSAN & DON PECK MOUNT ALBERT, ONTARIO

After fire destroyed the home of Susan and Don Peck, they found themselves at odds with their insurer. Not only was their insurance company slow to respond, they were also unfair in their assessment of damages. Susan and Don engaged NFA to assist in their claim settlement. NFA was able to settle the claim to their complete satisfaction in a timely manner.

“We would highly recommend NFA’s services to anyone who has experienced a loss such as we did.”

Don Peck, Professional Firefighter
Susan Peck, Registered Nurse
Mount Albert, ON



HOME OF ROMAN & KRYSZYNA ANDRZEJEWSKI CALEDON, ONTARIO

The fire at the newly acquired Andrzejewski dream home was devastating. The 6000 sq ft home, that was at one time owned by a professional hockey player was destroyed along with all personal property. Roman, a professional engineer and his wife, Krystyna realized from day one that they needed someone to represent them. The day after the fire, NFA was brought onboard to assist in achieving the best possible settlement. The Andrzejewskis were particularly impressed with NFA’s detailed evaluation of their building, contents and additional living expense claims resulting in a successful settlement. Since then, they have recommended NFA to others who find themselves in a similar situation.

“My wife and I are convinced that the settlement we received would not have been possible without your superior skills in interpreting the terms of the insurance policy and pertinent legislation, your quantum assessment skills, and your firm grasp of the case from the beginning to the very end.”

Roman Andrzejewski
P. Eng
Caledon, ON



THE CORE OF NFA'S SUCCESS

HOME OF VICTORIA YOUNG & M. ROBIN ADAMSON TORONTO, ONTARIO



To the Staff of NFA:

It's hard to figure out exactly where to begin in writing this letter of reference for your company as your work on our behalf has had such tremendous impact at so many levels. As we sit to write this though, we have incredibly broken ground on our new house and have put our thoughts in order enough that we are able to communicate with you.

Shock has a curious way of numbing the mind to overwhelming loss. As Victoria and I sat in the backyard surveying the extent of our loss, the following morning it quickly became apparent that we did not have the emotional or intellectual resources that would be required to deal effectively with the upcoming negotiations with our insurance company. As predicted, a crowd of insurance professionals descended upon us and began making decisions about the property that we took as appropriate on faith. What did we know?

A note appeared from a neighbour, coincidentally and shortly before the arrival of the NFA representative advising us to consider using your services. The neighbour had not, and six months into the process, regretted the decision they had made. Suffice it to say that we were sufficiently impressed with the initial NFA presentation as well as the respectful and low-key approach of our initial contact that we made a decision to engage your services.

Both Victoria and I are professionals who are both accomplished in the services we deliver, and highly attuned to the professionalism of others. It was an extraordinary relief to have had the privilege of being taken care of by the NFA team. They over-delivered in every aspect of the process and achieved for us results that, in hindsight, were very much at risk if we had gone through this on our own. Throughout, they provided as much emotional support through their knowledge, guidance and advocacy on our behalf as they did negotiation on our behalf. For that we will be forever grateful. We know that we weren't the biggest fish in the pond but did not – for one minute – ever feel that.

With respect to the NFA team, their professionalism, deft handling of our concerns and instantaneous response to questions and/or worries left no question as to their commitment to us in resolving the file as it should be resolved.

It is easy to say that NFA saved us hundreds of thousands of dollars but it would be slightly inaccurate and would imply something incorrect. In retrospect, what NFA achieved for us was a fair and accurate settlement based on the actual value of the components of our life. Without NFA, both of us believe that we would have settled for a lower valuation of our assets – simply because we would have had no other measure of their worth. As an example, the insurance company's contractor rebuild estimate was based on a tract housing building cost, assumed quality of building materials, and it was not until NFA staff stepped in with a full and complete assessment of the building and materials that the estimates were revised to reflect a custom build with the appropriate level of material quality. The result was, before final settlement, a 70% differential. Money saved -yes- but more importantly they allowed us to now rebuild to the same standard and quality as our original home and life.

In conclusion, there is no question in our mind about the value proposition that NFA promised and delivered. It is more than a little scary to try to imagine where we both would be today without their timely intervention. We are both fully aware that not every relationship survives this kind of physical, emotional and financial trauma. And, in retrospect, that perhaps is the hidden value your fee represents.

To those of you considering using NFA, please accept our sympathy for being in this position, but know that our recommendation is full, unqualified and unconditional.

With best regards,

M. Robin Adamson, & Victoria Young
IT Services, Family Therapist
Toronto, ON

A FAMILY BUSINESS FOR FOUR GENERATIONS

Bernard J. Papa started NFA in 1922 with a basic concept. An innovative residential insurance broker, Papa saw a special need for his clients. Insurance companies had adjusters to handle claims, but the insured did not always have the same resources. He felt that homeowners were not properly represented when they experienced a loss. NFA has continued to expand both in size and geographic reach for more than 80 years.

Frank R. Papa began working for his father's business after World War II while a student at the University of Buffalo. After completing a law degree, he started full time for NFA in 1951. Bernard Papa retired in 1965, turning the business over to Frank who, today, serves as chairman.

The third-generation Papa, Ronald J., joined the firm in 1974 after graduating from Niagara University. He managed its branch offices for over 15 years and returned to corporate headquarters in 1993. He has served as president and chief executive officer since 1996.

Having licensed adjusters in the U.S. and Canada allows the NFA team of professionals to be in place wherever your loss may be.

NFA has expanded over the years, covering losses wherever disaster strikes. In addition to its Canadian headquarters in Toronto and corporate head office in Buffalo, NFA also has offices across New York State in Rochester, Syracuse, Albany, Elmira, Jamestown, Potsdam, Utica and New York City. There are also offices in Kingston, (ON), Erie, (PA), West Palm Beach and Fort Myers, (FL).

NFA is well respected within the insurance industry and continues to define the profession, using leading-edge communications technology that spans the globe. NFA loss consultants can be reached within minutes, wherever they are. The latest technology allows highly accurate, swift and consistent evaluation of all claims.



Bernard J. Papa (1895 – 1970)
Founder of NFA



Frank R. Papa, J.D.
Chairman



Ronald J. Papa, SPPA
President

NFA is a proud recipient of The Better Business Bureau's Torch Award which is given to companies that demonstrate a superior commitment to business ethics, customer satisfaction, and dedication to the community. The Award is determined by a panel of independent judges.

“Our commitment has been the same since 1922 — to assure the most equitable and prompt settlement possible while providing quality service to all of our clients.”

Frank R. Papa, Chairman



OUR COMMITMENT: TO ASSURE THE MOST EQUITABLE & PROMPT SETTLEMENT POSSIBLE

1988: NFA OPENS TORONTO OFFICE

THEN

One of the founding partners of the largest independent adjustment firm in Canada, Leonard S. Croth, had retired from the industry only to recognize a void. That void was the lack of representation for the policyholder in Canada, otherwise known as public adjusters. After retiring from a career as an independent adjuster, Mr. Croth approached NFA management and proposed a partnership to open an office in Toronto. From this partnership NFA's Canadian operations were born in 1988 with the opening of the Toronto office. Demand for NFA's services, coupled with a growing complexity within the industry, set the stage for growth early on in Canada.

More than two decades later, NFA continues to operate in Ontario. Growth has been steady, with NFA building on its many successes to become the largest public adjustment firm in Canada, as well as the United States. The Toronto operation now employs more than 20 expert appraisers, adjusters, loss consultants and staff, who serve the

client base with their intimate knowledge of the insurance industry within Ontario. Success did not come from a commitment to the best standard, but rather from a commitment to set the standard. It is this mind set that has led to us to where we are today.

AND NOW

With demand for NFA's services increasing province wide, expansion within Ontario is imminent. We have now opened our office in Kingston Ontario. Future expansion into South Western and Northern Ontario is in the planning stages. However NFA's growth will not stop there. Our commitment to serving our clients will certainly result in additional offices throughout Canada in the near future.

HOW DOES THE PROCESS WORK?

Experiencing a loss at your home is a difficult, stressful time. Many of our clients ask what the process includes and what steps are needed to settle their claim. Time frames vary depending on the kind and extent of your loss. However, NFA's involvement will expedite the process. The typical settlement process includes:

1. INSPECTING YOUR LOSS SITE

Your NFA Adjuster will visit the loss site and make preliminary inspections, collect information and assist in documenting the claim.

2. EVALUATING THE LOSS AND ESTIMATING ITS VALUE

NFA Estimators will meet with you (often numerous times) to prepare their estimates of the financial extent of your loss. The process usually includes making detailed inventory lists, taking measurements and shooting more photographs.

3. PREPARING YOUR CLAIM

Your NFA Adjuster and Estimators will compile the detailed components of your loss, including scope and pricing.

4. RESOLVING ISSUES AND SUBSEQUENT INSPECTIONS

NFA Adjusters meet with the insurance company's adjuster to identify and solve settlement value differences.

5. FINAL REVIEWS WITH THE INSURANCE COMPANY

With your approval, NFA resolves the claim with the insurance company and you maintain control throughout the entire process.

THROUGHOUT YOUR LOSS SETTLEMENT PROCESS:

- NFA will be present at all meetings with the insurance company's representatives.
- If you are called by the insurance company representative or asked for information, before responding, immediately let NFA know.
- Your loss location is likely to be an emotional place. Do not throw anything away unless you are advised to do so by your NFA adjuster.

FREQUENTLY ASKED QUESTIONS BY HOMEOWNERS WHO'VE SUFFERED A LOSS

An insurance policy is often referred to as the least-read bestseller. The technical language and complicated procedures people have to follow can make it difficult to comply with their policy's terms. At NFA, we consider it our primary job to help you understand the complex system you are forced to deal with.

Here are some of the most frequently asked questions we hear from homeowners who have suffered a loss. We hope this helps you make better informed decisions that lead to quicker recovery from your loss.

HOW CAN NFA HELP ME?

NFA works for you, not the insurance company. At a difficult, stressful time when you have so many things to deal with, NFA adjusters relieve you of many time-consuming, complicated tasks involved in preparing and filing your insurance claim. A typical fire policy, for example, contains hundreds of provisions and stipulations, constantly changing forms and endorsements, and complex details such as inventory appraisals and real property evaluations, which are required when there's a loss.

With more than 80 years of experience, NFA knows the insurance business and works to quickly expedite your payments. We handle all levels of residential losses as well as commercial losses that have exceeded \$100 million.

WHAT DO NFA'S LICENSED PUBLIC ADJUSTERS AND STAFF DO?

An NFA adjuster represents you, the property owner who has sustained an insured loss. NFA handles every detail of the claim, working closely with you to provide the most equitable and prompt settlement possible. NFA's adjusters, estimators, appraisers, CPAs and lawyers immediately inspect the loss site, analyze damage, assemble claim support data, review insurance policy coverage, and determine current replacement costs, as necessary.

CAN NFA HELP WITH LOSSES OTHER THAN FROM FIRE?

Yes. We can assist you in claims you may have due to windstorm, explosion, water damage, hurricane and wind, smoke, frozen pipes, and any other insured losses.

HOW DO NFA ADJUSTERS DETERMINE MY ACTUAL LOSS?

Experienced, professional staff begin the process working with you at a site inspection. They will then take a detailed physical inventory, get all the relevant appraisals, and make sure that all provisions of your insurance policy are fulfilled. This multi-step process will make a big difference in the amount of your final insurance adjustment.

WILL I BE KEPT INFORMED?

Absolutely. Your participation in the process is vital. NFA loss consultants will communicate with you throughout the process and keep you advised of your claim status. NFA is always available to answer your questions.

WHAT ARE LICENSED PUBLIC ADJUSTERS AND HOW ARE THEY DIFFERENT FROM INDEPENDENT AND STAFF ADJUSTERS?

- A Licensed Public Adjuster is retained by you, the policyholder on a loss-by-loss basis. Your insurance policy requires that many conditions be met when a claim is made and your public adjuster serves your interests exclusively when dealing with the insurance company's adjusters.
- An Independent Adjuster is self-employed or works for an independent adjusting firm that is retained by several insurance companies on a loss-by-loss basis.
- A Staff Adjuster is an employee of an insurance company who serves the company's interests.

CAN I PREPARE MY OWN CLAIM?

Possibly. But it stands to reason that a licensed public adjuster with years of training and experience in evaluating losses and processing insurance claims is going to be able to do it more efficiently and maximize your claim benefits.

WHY CHOOSE NFA?

Experience and professionalism. We've been in business since 1922 and are the largest public adjusting firm in North America. NFA has served more than 40,000 clients and handled loss adjustment claims totaling hundreds of millions of dollars. National Fire Adjustment Co., Inc. is an accredited member of the National Association of Public Insurance Adjusters (NAPIA) and has two NAPIA past presidents on its staff.

HOW MUCH DOES NFA CHARGE?

Our fee is a small percentage of the settlement and we don't get paid until you do. NFA works to maximize your results so you obtain a better recovery. Your return will be substantially more when you chose NFA.

