





# Adjusters seek to cut red tape

State licensing requirements seen as hindrance to handling catastrophe claims

BY MARK A. HOFMANN

**I**ndependent claims adjusters want to be treated the same way as insurance agents and brokers when it comes to the issue of nonresident state licensing. The independents say they face many of the same problems agents and brokers with interstate business faced before legislation was enacted to establish the National Association of Registered Agents and Brokers.

When fully operational, NARAB will allow producers doing business across state lines to avoid getting multiple nonresident state licenses, which, they had said, resulted in duplicative, expensive efforts that did nothing to serve consumers.

Independent adjusters now argue that they face the same problems.

So it's not surprising that the Washington-based American Association of Independent Claims Professionals has lined up behind the Claims Licensing

## H.R. 2998

The Claims Licensing Advancement for Interstate Matters Act would authorize an independent insurance claims adjuster to apply to the National Association of Registered Agents and Brokers for membership in specific circumstances. This would apply to licensing in any state that requires a license for claims adjusters, but has not met specific CLAIM Act requirements within four years of its enactment. To comply with the CLAIM Act, states would have to:

1. Enact uniform laws and regulations governing the licensing of individuals and entities authorized to adjust claims within the state, and
2. Enact reciprocity laws and regulations governing the licensing of nonresident individuals and entities authorized to adjust such claims within those states.

The U.S. Department of the Treasury would be required to determine a state's continued compliance with such requirements annually.

Source: Library of Congress

Health insurance .....	91%
Employees covered .....	487,798
Dependents covered .....	321,946
Dental .....	3%
Medical .....	96%
Vision .....	1%

**CLAIMS BUSINESS BY VOLUME**

Administration claims paid .....	\$2,328,729,956
Claims adjusted .....	8,107,471
Auditing projects conducted .....	64,954

**WORKERS COMPENSATION BUSINESS**

Workers comp claims paid .....	\$162,843,729
Workers comp revenue .....	\$14,142,236

**CLIENTS**

Corporate .....	1,237
Association plans .....	1
Multiemployer plans .....	4
Multiemployer welfare plans .....	3
Public/government entities .....	81
Union-sponsored plans .....	8
Total .....	1,337

**STAFF**

Claims staff .....	223
Claims staff for employers (your own clients) .....	825
Adjusters .....	85
Total .....	1,133

**CLAIMS SERVICES SINCE:** 1967**GEOGRAPHIC AREAS SERVED:** United States**OFFICERS:** Tom Kelly, CEO; Mark Stadler, CMO; Loren W. Claypool, COO.**CONTACT:** Mark Stadler; 214-574-1166; [mark.stadler@healthsmart.com](mailto:mark.stadler@healthsmart.com).**Helmsman Management Services L.L.C.**175 Berkeley St.  
Boston, MA 02117  
617-654-4950  
[www.helmsmantpa.com](http://www.helmsmantpa.com)**MULTILINE:** Employee benefits, property/casualty, workers compensation**2015 REVENUE**

Total .....	\$195,958,000
Employers (your own clients) .....	\$118,310,000
Managed care .....	\$50,785,000
Other .....	\$26,863,000, RMIS, risk control services
U.S. clients .....	100%

**CLAIMS BUSINESS BY TYPE**

Auto .....	10%
General liability .....	13%
Workers compensation .....	77%

**CLAIMS BUSINESS BY VOLUME**

Administration claims paid .....	\$1,681,651,515
Claims adjusted .....	221,819
Workers compensation business	
Workers comp claims paid .....	\$1,351,521,952

**CLIENTS**

Corporate .....	193
Public/government entities .....	2
Total .....	195

**STAFF**

Claims staff .....	1,170
Claims staff for employers (your own clients) .....	1,170
Total .....	1,170

**PARENT:** Liberty Mutual Insurance Co.**CLAIMS SERVICES SINCE:** 1983**GEOGRAPHIC AREAS SERVED:** United States**OFFICERS:** Debbie Michel, president; Dennis Langwell, CFO; Peter Clas, vice president/general manager.**CONTACT:** Robert J. McCaffery, product and services manager; [robert.mccaffery@libertymutual.com](mailto:robert.mccaffery@libertymutual.com).**INDECS Corp.**1099 Wall St. W., Suite 317, P.O. Box 668  
Lyndhurst, NJ 07071  
201-460-3200  
[www.indecscorp.com](http://www.indecscorp.com)**EMPLOYEE BENEFITS ONLY****2015 REVENUE**

Total .....	\$2,642,601
Employers (your own clients) .....	\$2,642,601
U.S. clients .....	100%

**CLAIMS BUSINESS BY TYPE**

Health insurance .....	100%
Employees covered .....	11,641
Dependents covered .....	14,347
Dental .....	1%
Medical .....	97%
Prescription drugs .....	1%
Vision .....	1%

**CLAIMS BUSINESS BY VOLUME**

Administration claims paid .....	\$107,553,126
Claims adjusted .....	428,305

**CLIENTS**

Corporate .....	9
Public/government entities .....	21
Union-sponsored plans .....	3
Total .....	33

**STAFF**

Claims staff .....	10
Claims staff for employers (your own clients) .....	21
Adjusters .....	12
Total .....	32

**CLAIMS SERVICES SINCE:** 1983**GEOGRAPHIC AREAS SERVED:** United States**OFFICERS:** Tom Knox, CEO; Bruce E. Buchanan Sr., president/COO.**CONTACT:** Bruce E. Buchanan Sr., president, 201-460-3250, [beb@indecscorp.com](mailto:beb@indecscorp.com); Mike P. Shine, CEO, 201-460-3253; Bruce Buchanan Jr., vice president-sales, 201-460-3243.**K****Keenan & Associates**2355 Crenshaw Blvd., Suite 200  
Torrance, CA 90501  
310-212-3344  
[www.keenanassoc.com](http://www.keenanassoc.com)**MULTILINE:** Employee benefits, property/casualty, workers compensation**2015 REVENUE**

Total .....	\$169,838,000
Employers (your own clients) .....	\$46,856,000
Insured clients .....	\$1,352,000
Managed care .....	\$23,219,000
Other .....	\$97,405,000, property/casualty consulting and brokerage, benefits consulting and brokerage, loss control services, financial services, pool management
U.S. clients .....	100%

**CLAIMS BUSINESS BY TYPE**

General liability .....	1%
Property damage .....	1%
Workers compensation .....	21%
Health insurance .....	5%

**CLIENTS**

Corporate .....	100
Public/government entities .....	825
Total .....	925

**STAFF**

Claims staff .....	245
Claims staff for employers (your own clients) .....	245
Total .....	265

**CLAIMS SERVICES SINCE:** 1978**GEOGRAPHIC AREAS SERVED:** United States**OFFICERS:** Sean K. Smith, CEO; David A. Seres, COO.**CONTACT:** David Seres**L****The Loomis Co.**850 N. Park Road, P.O. Box 7011  
Wyomissing, PA 19610-6011  
610-374-4040  
[www.loomisco.com](http://www.loomisco.com)**MULTILINE:** Employee benefits, property/casualty, workers compensation**2015 REVENUE**

Total .....	\$30,800,000
Employers (your own clients) .....	\$25,500,000
Insured clients .....	\$2,700,000
Managed care .....	\$400,000
U.S. clients .....	98%
Non-U.S. clients .....	2%

**CLAIMS BUSINESS BY TYPE**

Disability .....	5%
Flex compensation .....	10%
Health insurance .....	84%
Other .....	1%; HRA-HSA
Employees covered .....	235,000