



5565 Glenridge Connector  
Suite 900  
Atlanta, GA 30342

Dear Mr. Eaton,

Thank you for considering Engle Martin & Associates, LLC as the claims administrator for the Hawaii Hurricane Relief Fund. Engle Martin is a leading independent adjusting and claims management provider with 28 years of experience. Together with our Third Party Administration (TPA) division, Synergy Adjusting, we offer a full-service claims solution with dedicated in-house TPA examiners and administrative staff, Executive General Adjusters to provide expertise and oversight, and field adjusters on the ground in Hawaii to coordinate a rapid response to claims.

What sets us apart is our hands-on leadership team, customized solutions, and nationwide coverage. We are committed to delivering exceptional service through our W2-staffed adjusters, proactive claims management, and detailed reporting. Engle Martin's dedication to high-quality service, strategic risk management, and strong client collaboration ensures we continuously meet the dynamic needs of our clients, offering both flexibility and expertise.

We have responded to all major catastrophic events for over 28 years and understand the complexities hurricanes and natural disasters bring. Additionally, our elite team of adjusters are highly skilled at evaluating multi-layered insurance placement, with special emphasis on excess and surplus lines.

In addition to our world-class claims adjusting staff, we take particular pride in our systems and technology. Our technology team is deeply involved in innovation and development in an effort to provide superior service and data insights to our clients. Live access to our claims system is provided to all clients, and our reporting tools provide unique analytics capabilities customized to your preferences.

Enclosed, please find details on our company, service model, and capabilities surrounding our Claims Call Center and Claims Adjudication. We would value a long-term partnership and are happy to contract with the Hawaii Hurricane Relief Fund on an evergreen basis, or for a designated period of up to 5 years if preferred. We thank you again for the opportunity and for the conversation regarding our partnership. We look forward to hearing back from you regarding a potential future together.

Kind Regards,

*Laura Fagan*

**Laura Fagan**  
Associate Vice President, Client Services



*John Ketch*

**John Ketch**  
Senior Vice President, Business Development



### **Company Overview & Experience**

- Engle Martin & Associates (EMA) was registered with the State of Georgia in March 1997. Engle Martin acquired Synergy Adjusting in November 2021. Synergy now operates as a wholly owned subsidiary of Engle Martin, functioning as the TPA operation of the organization.
- Engle Martin is a premier national independent adjusting and claims management provider, uniquely equipped to meet the specific needs of the Hawaii Hurricane Relief Fund. Our comprehensive suite of services includes inside/desk adjusting, commercial and habitational property, casualty, inland marine/cargo, transportation, heavy equipment, appraisal & umpire services, subrogation services, and specialty auditing services, underscoring our commitment to excellence in claims adjusting. We can also engage our affiliate companies, Envista Forensics or DBI Building Consultants for supplementary support.
- As a Third Party Administrator, Synergy has been handling property claims, including catastrophe response, for over 20 years. Many of our programs have included habitational risks and excess and surplus lines. We also have extensive experience complying with federal, state, and local governmental requirements. We have a fully detailed CAT Plan that is implemented and reviewed annually, with adjustments made as needed. We welcome collaboration with carriers to ensure the CAT Plan is tailored to their needs and any unique policyholder requirements.
- With a proven track record of serving governmental and public entities nationwide, Engle Martin adeptly navigates risks faced by state, regional, and local sectors. Our dedicated practice group focuses on delivering tailored services that ensure clients receive the highest level of support and expertise in claims management. We have the resources and experience necessary to effectively support the Hawaii Hurricane Relief Fund.
- Our team consists exclusively of W2 employees, guaranteeing consistency, professionalism and accountability. Engle Martin prides itself on an accessible leadership team actively involved in daily operations, providing clients with direct access to decision-makers. We also offer expansive back-office support, and an innovation team dedicated to meeting reporting and data needs, ensuring timely and accurate information delivery.

### **Service Model**

- The Hawaii Hurricane Relief Fund will be provided with a key contact for both account management and claims adjudication.
  - **Account Management/TPA**
    - Russ Ashley – Vice President, Synergy Claims Operations
    - Background: 36 years of both property and casualty experience, to include field and desk adjusting. Regional oversight of Commercial and Residential property field adjusting teams as well as TPA oversight.
    - Professional Designation: AIC
    - Work experience with property residual markets and/or coastal exposure: 17 years as a field adjuster handling Commercial and Residential property losses, including condominium associations. Responded to multiple hurricanes, particularly on the Gulf Coast, as both an adjuster and manager. 19 years of property team management for both field and desk adjusting. This includes management of the TPA handling shared property claims and management of claims teams handling claims for a wide range of carriers, including Excess & Surplus markets.

- **Claims Adjudication**
  - Nathan Goodell
  - Background: 26 years of field property adjusting experience as well as extensive experience overseeing and coordinating field adjusters and support staff.
  - Professional Designation: AIC
  - Work experience with property residual markets and/or coastal exposure: Significant experience handling shared and layered property claims, involving both primary and excess coverage. Responded to multiple hurricanes in various states, including, Florida, The Carolinas, Georgia, Alabama, Mississippi, Texas and Ohio. Currently overseeing the reinsurance claims for a large school pool, which entails auditing the underlying adjustment and recommending payments for the shared and layered reinsurance program.
- Team Members: In addition to the key contacts, we will have a dedicated team working to provide a complete claims solution. The team will be made up of the following:
  - A dedicated TPA Unit staffed by an Associate Vice President of Claims and several senior level TPA examiners, all experienced with excess layer catastrophic losses. The TPA unit will also include administrative support for bordereau production, loss fund management, claim intake, etc.
  - A team within our Specialty Loss Group (SLG) of up to six Executive General Adjusters (EGAs) to provide oversight and technical expertise.
  - A team of field adjusters led by Stephen Fernandez, Property Claims Manager, and Ryan Yamamoto, General Adjuster/Team Leader. As a Hawaii resident, Ryan's experience will allow for a prompt coordination of field resources and coordination with local vendors, experts, etc.
- TPA Experience
  - Our TPA has been servicing residual markets for US-based carriers, the Lloyd's of London market, MGAs, and other entities for over 20 years. Our team has a large breadth of knowledge when it comes to understanding and servicing multi-layered and residual placements, as well as coordinating with other carriers and/or their representatives to ensure a seamless claims process for the total loss.
  - Throughout these 20 years, we have responded to all major coastal claims events. Many of our accounts are exclusively coastal exposure and are heavily prone to CAT events. We also have handled many accounts for condominium master policies, including coastal condominiums. Our team is familiar with the unique challenges, construction, and requirements that come with coastal condominium risks and losses.
  - While we handle other business within Hawaii and have adjusters licensed in Hawaii, none of our other programs have significant Hawaiian exposure. We believe this allows us to keep in touch with claims trends in Hawaii without affecting our ability to respond to a large-scale catastrophic event on behalf of the Hawaii Hurricane Relief Fund.
  - As part of our Catastrophe Plan, our TPA division has partnered with our sister company, Eberl. This partnership allows us to have fully dedicated resources trained on program specifics that provide additional capacity to respond both timely and knowledgeably to catastrophic events.
  - Examples of similar placements we have successfully handled through multiple hurricanes include a large commercial property account with risks primarily in Florida, multiple Gulf Coast commercial and residential programs, and large excess layer Builders Risk and Habitational books of business with exposure in all 50 states.
- Licensing: We are appropriately licensed and in compliance with all applicable laws in the State of Hawaii. Our internal Compliance team actively monitors federal, state, and local requirements and ensures we are

compliant with regulatory, compliance, and conduct requirements. They also actively monitor adjusters' licenses to ensure all claims staff are appropriately licensed. We are happy to include in our signed contract a commitment to comply with all applicable laws and utilize the Hawaii Compliance Express (HCE).

- E&O Insurance: We currently carry Liability Insurance (including General Liability and Professional Liability), Crime Insurance (in lieu of a fidelity bond), and Cyber Insurance. Copies of our COIs can be provided upon request. Although Engle Martin is named in legal matters on occasion (as is the case with all independent adjusting firms in this litigious industry), given the confidentiality arrangements with our clients, we are unable to provide details of those matters. That said, however, Engle Martin can disclose that it has never suffered an adverse verdict or judgment.

#### **Claims Call Center & Administration**

- Claims Intake and Investigation: Claims are reported to our centralized Intake team 24/7. Claims may be reported by e-mail, phone, web form, or fax. We will design an appropriate call center script to both identify the claims and policies, but also to provide clear details to the insured throughout the intake process and escalate as needed. The Intake team will confirm the claim is related to Hawaii Hurricane Relief Fund and verify in-force coverage, obtain and enter all necessary information into our claims system, and assign the claim to the appropriate TPA examiner.

The examiner will receive an automatic notification once the claim is assigned. Upon receipt, the examiner will review the loss details and policy information, develop an action plan, and contact the insured within 24 hours to discuss additional details, review claim expectations, and discuss next steps.

The examiner will continue the investigation by obtaining any necessary documents and engaging the Engle Martin EGA and field adjuster to complete an on-site inspection. We will provide the Hawaii Hurricane Relief Fund with a dedicated team consisting of the following:

- Claims Adjustment and Reserve Management: Upon receipt of the supporting documents, the examiner will complete a detailed review and coverage analysis. Based on the findings, the examiner will set applicable reserves. Indemnity and Expense reserves are set as soon as appropriate information is known, and may be adjusted as additional information is provided, but the expectation is to always set timely and accurate reserves. In the event the reserve exceeds our TPA authority or there is a potential coverage issue, the examiner will contact the Client to discuss and obtain direction to proceed.

Throughout the adjustment process, the TPA examiner will coordinate with the primary carrier and any other underlying or additional excess coverage to ensure all appropriate parties are involved, limits and deductibles applied, and payments correctly allocated. The TPA examiner will also communicate with the servicing facilities, central administrator, HHRF Board members, and all other interested parties to ensure transparency, accuracy, and create a seamless claims process.

- Loss Fund Management: Our dedicated Client Financial Services team maintains all client trust funds. Each loss fund is set up as a fully segregated account to prevent any co-mingling of funds. Upon directive from the TPA examiner (following the Claims Adjudication process), payments are issued to the insureds, vendors, or other interested parties. All transaction details are recorded, and loss funds are reconciled monthly as part of our bordereaux reconciliation process.

- **Reporting:** We have a standard bordereau/loss run that is implemented on all programs. This report will show a comprehensive list of claims, activity/status updated, and financial transactions. In addition, our Data Analytics team is able to create custom reports and dashboards to identify trends, illustrate performance, and assist with Underwriting via our QlikSense platform.
- **Regulatory Compliance:** We have a dedicated Compliance team to ensure we are not only compliant with federal, state, and municipal requirements, but also kept up-to-date with legislative decisions, trends, and upcoming changes. Additionally, we comply with all necessary sanctions requirements, including OFAC and several international lists.

### **Claims Adjudication**

- **Verification of Loss:** Upon receipt of the claim, the assigned adjuster will review the loss details, ensure the loss is within the policy period, and ensure the loss is the result of a designated hurricane event to trigger coverage through the HHRF. A field inspection will be completed on all claims, unless otherwise directed, to document the damages. A captioned report will be submitted, along with photos and any other supporting documentation, to both the EGA overseeing the program and the TPA examiner.
- **Adjudication of loss:** The field adjuster's findings will be reviewed against policy coverages and reserves set if applicable. Any coverage concerns will be reported to the Underwriters and Reservations of Rights letters may be issued as appropriate. If there are no coverage concerns, the adjuster will take appropriate steps to proceed with settlement of the claim within our delegated authority, issuing a Proof of Loss and reviewing funding as appropriate. For losses outside our delegated authority, the adjuster will report to Underwriters with our recommendations to obtain authority to proceed.
- **Application of HHRF policy terms and conditions in determining loss:** Our team of adjusters are experts in reviewing coverage and are comfortable reviewing manuscript forms with non-standard coverages. Proving multiple layers of oversight between the field adjuster, EGA, and TPA examiner will ensure that coverage has been thoroughly evaluated, and all applicable limits and deductibles applied.
- **Coordination with claims personnel from the primary insurer:** Our team has significant experience coordinating excess layers of coverage. We are well-versed in coordinating with the primary insurer. While there is typically an abundance of information we can obtain from the primary insurer, we will always do our due diligence in evaluating from within our layer to ensure that the claim is handled appropriately.
- **Providing service and support to policyholders:** At the core of every claim, we recognize that the policyholder has suffered a significant loss, and it is our responsibility to represent our Client and their goals of making the policyholder whole. We are committed to offering our customers the highest possible standards of service, offering direct and transparent communication and compassionate support throughout the claims process. Policyholders will always be provided with direct contact information for their handling adjuster, who will adhere to strict SLAs for customer service throughout the life of the claim.
- **Settling claims for appropriate amounts that are fair to the policyholder and consistent with industry standards:** Ultimately, we recognize that we are stewards of our Clients, both financially and reputationally. It is our goal to ensure that all claims are settled fairly, within the terms of the applicable policy terms and conditions, and with the policyholder at the forefront. We will ensure that all settlement decisions are consistent with industry standards as well as the fundamental principles of our organization around



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customer service and treating the customer fairly.

### **Fees & Pricing Structure**

- Our proposed Fee Schedules are attached. We have included two schedules to service the two claims handling activities.
  - Synergy Fee Schedule: Claims Call Center & Administration/TPA Activities
  - Engle Martin Fee Schedule: Claims Adjudication/SLG and Field Activities

ENGLE MARTIN PROPOSED FEE SCHEDULE - REDACTED

(CONFIDENTIAL)

SYNERGY PROPOSED FEE SCHEDULE - REDACTED  
(CONFIDENTIAL)