

Public Insurance Adjuster Authority

Robert L. McDorman is a Certified, Bonded and Insured Texas Department of Insurance Licensed Public Insurance Adjuster. Robert's Texas Department of Insurance Public Insurance Adjuster License Number is 2082754. Robert's National Insurance Producer Registry number is 17909912. Robert also is licensed as a Public Insurance Adjuster in Washington, New Jersey, and Minnesota. Robert maintains a \$10,000.00 Public Adjuster Bond at all times written through RLI Insurance Company. Robert maintains and carries at all times a \$1,000,000.00 Independent Insurance Claims Adjusting Errors and Omissions Liability Insurance Policy issued through United States Insurance Liability Company to protect and ensure its Clients from unforeseen Errors.

As prescribed by The Texas Office of The Comptroller, a Licensed Motor Vehicle Dealer or Licensed Insurance Adjuster for Section 152.0412, Tax Code and 34 T.A.C. 3.79 concerning Presumptive Value are the only two parties recognized by The State of Texas as an Authority to issue a Certified Motor Vehicle Appraisal in a contest of the Presumptive Value Sales Tax. Robert fulfills both Motor Vehicle Dealer & Licensed Insurance Adjuster Qualifications.

As prescribed by the Texas Department of Motor Vehicle, a Licensed Motor Vehicle Dealer or Licensed Insurance Adjuster are the only two parties recognized by The Texas Department of Motor Vehicle as an Authority to issue a Certified Motor Vehicle Appraisal for a Tax Collector Hearing or a Bonded Title. Robert fulfills both Motor Vehicle Dealer & Licensed Insurance Adjuster Qualifications.

Aside from attorneys and the broker of record, Public Insurance Adjusters licensed by the State Department of Insurance are the only type of claims adjuster that can legally represent the rights of an insured during an insurance claim process.



Robert L. McDorman

Insurance Automobile Claim Mediator
Insurance Appraisal Clause Umpire
National Insurance Producer Registry
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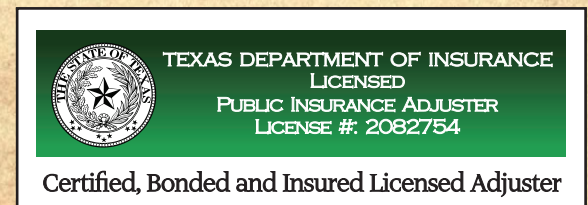
Robert L. McDorman

Public Insurance Adjuster

Robert L. McDorman, is a Public Insurance Adjuster licensed by the Texas, Washington, New Jersey and Minnesota Departments of Insurance and has been successfully negotiating and settling motor vehicle insurance claims for over 25 years.

"The continuing success of Robert McDorman results from his business innovativeness, deep-seated appreciation of serving and responding to individual customers, and his extraordinary experience in the car business..."

Cover Story, Texas Dealer Magazine on selection for coveted National Quality Dealer Award



What is a Public Insurance Adjuster?

Public Insurance Adjusters are experts in the area of property loss adjustment. Public Insurance Adjusters are retained by policyholders and/or claimants to assist in preparing, filing, negotiating and adjusting insurance claims. Employed exclusively by a policyholder and/or claimant who has sustained an insured loss, these Professional Public Insurance Adjusters manage every detail of the claim, working closely with the insured, claimant, collision facility and/or insurer to provide the most equitable and prompt settlement possible.

A Public Insurance Adjuster inspects the loss site and/or property, analyzes the damages, identifies the loss, assembles claim support data, reviews the insured's coverage and/or third party's liability, determines current replacement costs, current market value, constructs loss and recovery analysis, deviation in market value loss models and claims liquidation techniques. The Public Insurance Adjuster exclusively serves the client, not the insurance company. Public Insurance Adjuster representation typically results in a swifter and higher settlement compensation.

Public Insurance Adjusters understand the insurance business and are experienced in the claims handling process.



Disclaimer Notice:

Robert McDorman does not provide legal or financial advice and strongly recommend each user of this brochure seek a qualified professional familiar with such issues as outlined in this brochure prior to making a decision as such. Failure to disclose a damage history of a vehicle by anyone selling a vehicle with repaired collision damage could be a violation of the Deceptive Trade Practices Act (DTPA)!

Settlement Dispute Resolution

What happens when there is a dispute regarding a claim settlement? Oftentimes one party institutes a lawsuit against the other whereby costly and lengthy litigation for both parties ensues. [Emphasis added]

When settlement amounts are in dispute, the parties involved are most often frustrated, communications have deteriorated, and when one party may or may not understand the coverage limits within the policy contract, things can and often do get out of hand. Threats are often made, lines are drawn and the settlement negotiations and communication come to a halt whereby the matter remains unresolved. What's next?

This may be the time for either party to consider resolving their differences through and by the "Appraisal Clause" provision as found in most policy-contracts or as agreed upon by the parties. The "Appraisal Clause" was designed to establish a procedure to allow disputed settlement amounts to be resolved by independent, professional, impartial and disinterested parties, in a fair and equitable manner, without legal activities and the associated costs and time which are commonly excessive and burdensome.

The "Appraisal Clause", as oftentimes found within an insurance policy contract, is straightforward and binding. Both parties are bound by the final award. Lawyers are not required and the length of the process is governed by the complexity of the loss and/or policy terms and conditions. The result of the "Appraisal Clause" is somewhat less formal than arbitration or mediation and is far less costly and time consuming than litigation. Oftentimes the "Appraisal Clause" is precluded from third party claims.

The spirit of the "Appraisal Clause" is to resolve disputes fairly and to do so in a timely and cost effective manner.

Robert to date has been appointed as an appraisal clause umpire on hundreds of adverse insurance claims by insurance carriers and third party appraisers alike.

Invoking the Appraisal Clause in essence, Levels The Playing Field For The Insured, And Removes The Inexperienced Insurance Claims Handlers Power To Under Value The Fair Market Value Of Your Vehicle or Deny Needed Procedures To Place Your Vehicle Back To It's Pre-Wrecked OEM Condition!

Diminished Value Claims

What is Diminished Value? Diminished Value (DV) is the loss in market value of a motor vehicle from its pre-wreck fair market value due to the vehicle being in a wreck and requiring cosmetic and/or mechanical repairs. Diminished value may be attributed and applied to various Motor Vehicle Claims.

Diminished Value is in no way Depreciation!

Depreciation is defined as: An anticipated decrease or loss in value sustained over time due to age, wear, or market conditions.

Diminished Value can best be defined as the result of a sudden and unexpected loss in economic value resulting from a sudden and unexpected loss or occurrence.

Robert is a recognized Certified Vehicle Value Expert, who has been in the automotive business since the tender age of 12 and knows the automotive business inside out.

Who's Entitled To Diminished Value?

Should your damages be the result of another's negligence, you may be eligible to collect your Diminished Loss in vehicle value from the at-fault party or their insurance carrier, if applicable. Diminished Value Claims are recognized by most states.

Texas Department of Insurance Commissioner's Bulletin on Diminished Value:

"An insurer also may be obligated to pay a third party claimant for any loss of market value of the claimant's automobile, regardless of the completeness of the repair, in a liability claim that the third party claimant may have against a policy holder. Further, an insurer may be obligated to pay a first party claimant under the uninsured/under-insured motorist coverage provisions of the policy, for any loss of market value of the first party claimant's automobile, regardless of the completeness of the repair." April 6, 2000: Commissioner's Bulletin #B-0027-00 by David Durden, Texas Department of Insurance. Associate Commissioner Property & Casualty Program, MC 104-5A