

The Islands at Mauna Lani



Issues:

- The insurance company stated that it had confirmed the availability of suitable/matching building materials, which meant that the scope and specifications of damage and repairs was a major issue.
- Adjusters International agreed upon the scope and specifications of damage and repairs with the insurer's independent adjuster as well its general contractor, subject to availability of suitable/matching building materials. When their estimate was eventually produced, the carrier refused to provide us with a copy, stating that it was grossly overstated and they had decided to secure another estimate from another local contractor.



"We were out of our league without sufficient knowledge to make these important decisions until you and your staff arrived on the scene. Your knowledge of the claims process and ability to focus the necessary expertise on our claim was invaluable."

*Harvey Gates, President
Association of Apartment Owners
The Islands at Mauna Lani
Peter Rice, Executive Vice President
Classic Resorts*

A fire destroyed two three-bedroom luxury condominium units on the island of Kona, Hawaii. Two neighboring units were also severely damaged.



Strategies for Resolution:

- Adjusters International first verified the specifications and then the availability of the building materials. We obtained samples and proved to the carrier that suitable/ matching building materials were not available. Ultimately, the insurer acquiesced to our position and adjusted its scope and specifications of damage and repair accordingly.
- Adjusters International performed a background check of the newly appointed contractor chosen by the insurer and we established that the contractor was not qualified to effectuate the repairs. The carrier ultimately agreed with our position and settled the loss based upon our estimate.