

# Energy Market Claims Practices

## The Good, The Bad & The Ugly

-Loss Adjuster's Perspective

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## Who assigns the adjuster?

- A. Underwriters
- B. The Insured / Broker

For whom does the adjuster work?

- A. Underwriters
- B. The Insured / Broker

# Good, Bad, or Ugly?

- ▶ Current State of Adjusters
- ▶ Who Leads / Split Placements
- ▶ LTOE
- ▶ Non-participatory brokers



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