



ROBERT A. SCHNEIDER AGENCY, INC.

ADJUSTORS

CLAIMS EXAMPLES

1. A carrier hired an adjuster to investigate a workers comp claim in which an 18 year old man had been blinded by ammonia when he disassembled a spraying unit. When the parties sought to introduce the sprayer as evidence, the employer advised he had disposed of the unit, alleging that the adjuster had told him to. The adjuster then was brought into the suit and because the inability to introduce the sprayer affected the case so significantly, the law pertaining to spoliation of evidence, and the gravity of the plaintiff's injury, the adjuster's carrier paid over \$3 million to settle, after a very expensive defense.
2. An adjuster hired by the insurance carrier of a trucking firm negotiated a settlement under \$50,000 for a claim which involved a trucker who fell asleep and struck a parked car, killing an undocumented immigrant and injuring four others. The decedent's parents sued, alleging they had been coerced into settling for too little. The adjuster's carrier defended and paid an additional settlement of about \$40,000.

Loss scenarios are hypothetical in nature and for illustrative purposes only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms, conditions, and endorsements of the policy issued.