

The opportunity to introduce Summit Claim Services, Inc. (Summit) to XYZ Insurance is greatly appreciated. ***We would be available for a brief conference call to introduce Summit to you at a time convenient for your schedule.*** You may visit our website at [www.summitclaims.com](http://www.summitclaims.com/) for additional information.

# Summit Claim Services, Inc. is recognized by A.M. Best based on client recommendations as a

***"Best's Recommended Insurance Adjusters"***

<http://www3.ambest.com/DPSDirectorySearch/CompanyDisplay.aspx?dpid=45136&nid=5>

Ohio born, Summit’s home office is now in Mission Hills, California with a regional office in New Franklin, Ohio. Our core states of operation are the states of Ohio, Pennsylvania, West Virginia, Maryland, Indiana and Kentucky. However, Summit has expanded operations to cover more states. While Summit is currently in 22 states, Summit is small enough to appreciate the opportunities to serve carrier clients.

The owners of Summit have over 75 years of combined insurance experience largely on the carrier side. We have provided a brief professional Profile in the following pages for your review. At Summit, we understand the objectives of a carrier and are working to bring that perspective in to the handling of daily residential and commercial property claims. Most important, we understand the impact the handling of a claim has on policyholder retention.

***Why Summit?***

We know the moment of truth comes with a filed claim and we know consumers are quick to share experiences. Therefore, we understand the importance of a quick response and making sure your policyholder recovers quickly following a loss. It's as if you were handling the claim yourself. In this manner, your policyholder can share a positive experience.

***But that's not just us saying that.***

We have validated Summit's performance and commitment to service through a third party, A.M. Best. As you may know, A.M. Best is the insurance industry's oldest and most recognized provider of insurance industry ratings. A.M. Best evaluated Summit, and based on Summit's outstanding credentials, Summit qualified for their “Best's Client Recommended Insurance Adjusters" recognition.

***In addition...***

***Summit cares about its Client’s objectives;*** we understand the importance of controlling Loss Adjustment Expenses (LAE). For instance: in regards to mileage fees, Summit will use either the office address of the carrier, the nearest metropolitan area or the nearest adjuster’s address as a base point, whichever is most advantageous to the client and the first 50 miles are free.

***Summit is dependable;*** we handle daily claims and do not chase CAT events, such as hurricanes. Catastrophes happen daily to your policyholders and we handle those daily catastrophes at the personal level. We are there to make sure policyholder needs are met when they suffer their own individual loss. We will certainly assist with any CAT loss that is local to our adjuster base.

***Summit delivers industry leading service;*** through Xactanalysis we measure Summit’s performance against the industry and we deliver service to the policyholder faster than the industry averages. Summit, on average (based on calendar days), contacts policyholder within 0.41 days versus 1.26 for the industry and conducts on-site inspections in 3.45 days versus 3.99. We deliver a reviewed file (all files pass through our file reviewer before being presented to the Carrier) in 6.92 days versus 7.49 days for the industry.

***Summit Claim Services has proudly provided its services to a carrier client that J.D. Powers has awarded “Highest in Customer Satisfaction Among National Homeowners Insurers” 15 years in a row.***

Summit Claim Services will deliver that same service to Lititz Mutual’s policyholders too.

***Try Summit***, you will not be disappointed.

Please review the additional information in the following pages.

I look forward to further conversation with you and about how Summit can support the objectives of Lititz Mutual through the daily claim adjusting services we offer. Please let me know if you have any questions.

Wayne Swanson

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