



Keys Claims
Consultants, Inc.



"The commitment of George Keys to the rights of all policyholders is a sterling example, and one which all men in his position, as well as all attorneys who practice in this area of the law, should aspire to." Edward L. Acle, Acle Law Firm, P.A.



Professional Services

Appraisal
Mediation
Arbitration
Umpire
Expert Damage Valuation
Expert Testimony

Specialities

Condominium Associations
Homeowner Associations
Timeshares
Commercial
Business Interruption/ Extra Expense
Industrial

Insured Losses

Earthquake
Tsunami
Wind
Fire
Sinkhole
Theft & Vandalism
Water Damage





GEORGE W. KEYS, SPPA



Property insurance coverage should be in place and ready to respond when you need it most. As such, it is invaluable to have your policies reviewed through the lens of working claims professionals in advance of any problem. Keys Claims Consultants, Inc. is available to evaluate your policies to identify potential gaps in coverage that could prove costly if disaster strikes. The right coverage needs to be in place for the risks your business or property might encounter and the right team needs to be ready to make that coverage work should you experience the unexpected.

Keys Claims Consultants, Inc.'s, expertise in policy evaluation, damage determination and aggressive negotiations allows us to legally recover the sums due after a catastrophic event. Oftentimes, hidden damages along with rarely utilized policy provisions, significantly affect the net outcome of your settlement.

After a loss, it can be both ineffective and costly to wait for the insurance company to respond to a claim with a proper settlement. To expedite your recovery after a loss, it is beneficial to have a team of high caliber professionals ready and available to respond with the knowledge, experience and expertise required to evaluate, present and support your claim to the insurer.

Our satisfied clients have benefitted from our comprehensive approach to running their claims:

- | | |
|---|--|
|  Policy Review |  Aggressive, Comprehensive Appraisal Presentation |
|  Complete Expert Damage Valuation |  Proven Results |
|  Policy Interpretation and Application |  Expert Testimony |
|  Preparation and Substantiation of the Claim | |

Thank you for your interest in our services.

A handwritten signature in black ink, appearing to read "George W. Keys".

George W. Keys, SPPA
President





Action

When a client decides to bring Keys Claims Consultants, Inc. on board to assist with a property insurance claim, we get down to business immediately.

We are ready to review the situation along with the governing insurance policy and move into the field to build the physical evidence of the claim. Our field inspectors are licensed, bonded, insured, and are not afraid to roll up their sleeves in order to substantiate the loss. Our skills have been developed over time and across the broad spectrum of losses that property owners experience.

Close scrutiny of the physical loss is necessary to properly evaluate the true damages and not overlook hidden aspects of the claim.



“Both Mr. Keys and his staff have assisted me as well as my firm in resolving an untold number of large multi-million-dollar losses to an amicable resolution and settlement to the policyholders’ benefit and satisfaction.” David J. Pettinato, Merlin Law Group



Preparation

Keys Claims Consultants, Inc., adapts our work product to the unique characteristics of each loss. The damage needs to be correctly valued and accurately documented to create the foundation for a positive outcome. We tell the story of the loss utilizing photographs, estimates, appropriate scientific testing, reports, exhibits, demonstrations, and other means as the case may require. We produce a professional work product that will stand up to the test of scrutiny. We are proud of our comprehensive approach to property insurance claim settlement.



“On behalf of the Board of Directors and all of the property owners at Southwind I would like to express our gratitude for your perseverance and expertise. We appreciate the amount of time that you and your staff devoted to the case and believe that we would not have received so desirable an outcome had you not been involved.” Barbara C. Hall, Secretary, Southwind, Board of Directors







Innovation

Insurance claim settlement is not formulaic. There is no standard form to fill out or words to use that will bring all cases to resolution.

At Keys Claims Consultants, Inc. our record as leading innovators in our field is unmatched. We have extensive experience in finding solutions for difficult property insurance claim problems.

For example:

George W. Keys, SPPA, principal of our firm, was the prevailing Appraiser in *Fisher v Lloyds*. Following a water pipe leak at the Fisher home, the carrier denied coverage for personal property by alleging the personal property did not sustain direct physical damage. In the Appraisal hearing, Mr. Keys successfully argued that direct physical damage from water did not have to result from direct contact with pooled water. The high levels of humidity or airborne water particles resulting from the pooled water constituted direct physical contact. The District Court of Appeal of Florida, Fourth District confirmed the Appraisal ruling that mold damage to the Fisher's personal property was a "direct physical loss" caused by a named peril.

At Keys Claims Consultants, Inc. we customize our approach to fit each loss.



"The Board of Directors of Harborside Gardens would like to express to you our most sincere thank you and also that of the owners for your work with the insurance company on our behalf. Your in-depth survey of our condominium, expertise, diligence and perseverance turned around a bad situation caused by Hurricane Wilma and we are most grateful." Board of Directors, Harborside Gardens



Resolution

Our reputation for outstanding claim management is very important to all of us at Keys Claims Consultants, Inc., and to our clients. When you call upon us, you are represented by a name well-respected in the insurance industry.

Keys Claims Consultants, Inc., has the expertise and will work with you to achieve successful claim resolution. Our results speak loudly as to the benefit of working with our firm.

Our team stands ready to be of assistance from catastrophe to proper claim settlement.



"In all my experience, I have never worked with a claims professional with George's acumen. His knowledge of insurance coverage is unparalleled. He is also tireless in his preparations for a matter. The combination of his knowledge, experience and effort make him one of the most effective claims professionals I have ever worked with." Michael Childress, Childress Duffy



Hurricane Wilma
October 24, 2005





"Our law firm's condominium association clients have typically experienced enhanced success when Keys Claims Consultants, Inc., is retained. George Keys brings unparalleled knowledge to the table and is a great ally and advocate for our mutual clients. Teaming up together invariably proves to be a rewarding experience for all parties." Christopher N. Davies, Esquire

PARTIAL LIST OF APPRAISAL AWARDS



CLIENT	INSURANCE COMPANY	ORIGINAL OFFER	FINAL AWARD
Condominium Association	State Farm	\$253,675	\$2,751,487
Condominium Association	Citizens Property	\$20,722	\$1,275,000
Condominium Association	Citizens Property	\$172,526	\$906,981
Condominium Association	Lexington	\$250,000	\$8,313,673
Condominium Association	Citizens Property	\$39,004	\$1,494,000
Condominium Association	Citizens Property	\$0	\$1,875,000
Condominium Association	Allstate Insurance	\$37,000	\$1,117,000
Furniture Warehouse	Auto Owners Insurance Co.	\$42,278	\$112,475
Condominium Association	Citizens Property	\$52,863	\$572,033
Condominium Association	Citizens Property	\$0	\$3,815,339
Timeshare	Citizens Property	\$155,000	\$1,050,273
Condominium Association	F.I.G.A.	\$551,858	\$2,778,538
Condominium Association	Citizens Property	\$276,972	\$3,108,307
Condominium Association	Allstate Insurance	\$260,490	\$5,541,115
Protestant Church	Citizens Property	\$3,554	\$700,604
Retail Business - Cosmetics	Cincinnati Insurance	30,000*	\$191,915
Condominium Association	State Farm	\$172,879	\$3,215,942
Condominium Association	Nationwide Insurance	\$366,403	\$1,588,324
Retail Business - Pharmacy	Lloyds of London	20,000*	\$192,104
Medical Office Building	Zurich	\$0	\$437,859
Apartment Building	Indian Harbor	180,000*	\$4,156,380
Condominium Association	Citizens Property	\$2,000,000	\$22,913,938
Condominium Association	F.I.G.A.	\$858,489	\$11,630,208
Condominium Association	F.I.G.A.	200,000*	\$4,341,062
Condominium Association	F.I.G.A.	\$456,140	\$5,600,365
Condominium Association	Citizens Property	\$613,225	\$1,952,734
Condominium Association	Allstate Insurance	\$27,384	\$2,264,462
Condominium Association	Allstate Insurance	\$49,726	\$1,788,415
Condominium Association	QBE Insurance Corp.	\$0	\$950,000
Condominium Association	F.I.G.A.	\$1,200,000	\$23,069,120
Condominium Association	Empire Indemnity	\$183,601	\$1,970,195

* Approximately

GEORGE W. KEYS, JR., SPPA



Over the past thirty plus years, George Keys has dedicated his professional life to becoming one of the leading advocates for the policyholder in property insurance claims.




He began his career at Commercial Union Insurance Company and worked his way from Staff Adjuster to General Adjuster overseeing numerous states. While serving as an insurance company employee, Mr. Keys strived to ensure that policyholders were properly paid for their damages. Near the end of his employment as a General Adjuster, he noticed that carriers' payment philosophy had changed. No longer was he allowed to pay claims based on a liberal interpretation of the policy. The change in claim payment philosophy by his employers was a clear indicator to Mr. Keys that policyholders need protection and qualified representation. He became a policyholder advocate and has since represented thousands of individuals, businesses, condominium associations and homeowners associations.

George Keys is regarded as a leading expert in property insurance claims and a frequent lecturer for many organizations. In March of 2007, he was invited by the *Florida Bar Association* to address the assembly on the subject, *Problems with*

Insurance Claims; The Association's (Continuing) Nightmare. Over the course of his career, Mr. Keys has developed a well-deserved reputation as an authority in whom other professionals, property owners and managers can fully place their trust.

Mr. Keys' results in Alternative Dispute Mechanisms such as *Appraisal* have been remarkable. The industry regards him as being extremely knowledgeable, thoroughly prepared, and a fierce negotiator. On behalf of the insured, he has pioneered several aspects of damage claims which were long overlooked.

GEORGE KEYS' CREDENTIALS INCLUDE:

-  The highest designation obtainable by exam, Senior Professional Public Adjuster (SPPA) from the National Association of Public Insurance Adjusters
-  Past Member of The Board of Directors for The National Association of Public Insurance Adjusters (NAPIA)
-  Founding Member of The Florida Association of Public Adjusters (FAPIA), Two-time past President of The Florida Association of Public Insurance Adjusters, current Member of The Board of Directors of The Florida Association of Public Insurance Adjusters

JANUARY 2007 – PRESENT: KEYS CLAIMS CONSULTANTS, INC., NAPLES, FLORIDA

In response to the demand of his clients in Florida, in January 2007, George Keys restructured his practice under a new corporate name with head office in Naples, FL. The mission of Keys Claims Consultants, Inc. is to provide a full line of public adjusting and appraisal services to fulfill the needs of consumers. Keys Claims Consultants, Inc. specializes in large structure losses and has achieved significant success on behalf of its clients.

1998 – 2006: HOWARTH, KEYS & ASSOCIATES, FRANKLIN, TENNESSEE

Mr. Keys served as Founder then Co-owner and Senior Partner of one of the largest public adjusting firms in the Southeastern United States. He was instrumental in making public adjusting and appraisal services available to the insured public in the State of Tennessee.

1993 – 1998: GEORGE KEYS & ASSOCIATES, MIAMI, FLORIDA

As one who had spent many years working for large insurance companies, Mr. Keys saw the need to bring his experienced voice to the insurance claims process as a consumer representative. Mr. Keys successfully represented over a thousand property owners and corporations.

1990 – 1993: SPECIALTY ADJUSTERS, INC., JACKSON, MISSISSIPPI

As a Co-owner, Mr. Keys handled commercial property losses and personal property (real and personal) losses in the State of Mississippi for USAA Insurance Company, Aetna Commercial Insurance Company, St. Paul Insurance Company, Maryland Casualty Insurance Company, Commercial Union Insurance Company, Liberty Mutual Insurance Company and numerous others.

1979 – 1990: COMMERCIAL UNION INSURANCE COMPANY

George Keys began his career as an adjuster and eventually was promoted to the top position of General Adjuster and Catastrophe Coordinator. Mr. Keys received personal recognition from the President and CEO of Commercial Union Insurance Company for handling large losses across numerous states. His responsibilities included policy interpretation, adjustment of claims, training and supervising staff and field adjusters as well as assessing dollar values and needed manpower following disasters.

**"THIS IS A SOLICITATION FOR BUSINESS. IF YOU
HAVE HAD A CLAIM FOR AN INSURED PROPERTY
LOSS OR DAMAGE AND YOU ARE SATISFIED WITH
THE PAYMENT BY YOUR INSURER, YOU MAY
DISREGARD THIS ADVERTISEMENT."**

George Wilton Keys, Jr., Florida License #AI40365

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