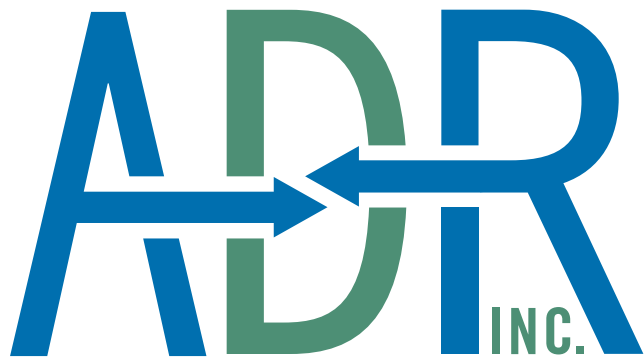




HURRICANE DISPUTE RESOLUTION PLAN



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HURRICANE DISPUTE RESOLUTION PLAN

OVERVIEW

Hurricanes Katrina and Rita damaged thousands of homes and businesses throughout Louisiana. Although most claims have been settled, many remain unresolved. These outstanding claims have spawned thousands of lawsuits. This tremendous volume of filings has created logistical and financial issues for the courts, policyholders and insurance companies.

ADR'S SOLUTION

ADR is suggesting two methods for quickly and efficiently resolving hurricane-related disputes: non-binding mediation and binding arbitration. To accommodate litigants throughout the affected areas, ADR has created Hurricane Dispute Resolution Centers in New Orleans/ Metairie, Covington, Hammond, Baton Rouge, and Lake Charles. At these centers, insureds and insurance companies, along with their respective counsel, meet with an ADR panel member who assists in resolving the claim.

NON-BINDING MEDIATION

Mediation is a proven process for resolving disputes. Over 90% of mediated disputes settle, resulting in cost savings for all parties. Equally important, mediation resolves the dispute in a manner that usually leaves the parties satisfied with the outcome, thus preserving the long-term relationship between the insurer and the insured.

ADR recognizes the wide diversity of hurricane claims (e.g., homeowner, commercial property, business interruption, scope and pricing, wind-only, flood-only, wind versus flood, agent error). As such, ADR has developed a plan and a pricing arrangement to address this variety.

HOMEOWNER CLAIMS

For homeowner cases (wind and/or flood) that can be mediated in a half day or less, ADR is offering a discounted rate. This one-time fee includes all administrative tasks, the providing of space to conduct the mediations, and payment of the mediator.

To take advantage of ADR's plan, simply provide us with basic information about each of your claims—insured's name, claim number, property address, insurance company, and the names of all attorneys. We will contact all parties and schedule a mediation for each of your cases—usually within 30 days of your referral.

COMMERCIAL AND AGENT ERROR CLAIMS

ADR recognizes the complex policy and legal issues presented in these cases. In response, ADR has developed a select panel of neutrals to mediate your commercial property, business interruption/loss of income, and agent error claims. Our panel's combined litigation, judicial, and mediation experience enhances the likelihood of resolving your commercial and agent error disputes. Commercial and agent error cases are mediated and billed using ADR's customary fee schedule.

BINDING ARBITRATION

Arbitration offers the parties a cost-effective method for obtaining closure on the dispute. With the number of lawsuits filed as a result of the hurricanes, claims may linger in the court system for at least 2-3 years. On the other hand, arbitration can resolve a claim within 30 days of the parties submitting the matter to ADR. Arbitration may be used at various stages of litigation—pre-suit, in lieu of mediation, or if the dispute does not settle following mediation, the parties may then choose to submit the claim to binding arbitration.

Upon receipt of a referral for arbitration, ADR handles all of the administrative tasks necessary to conduct the arbitration hearing. At the conclusion of the hearing, the arbitrator renders a binding decision. The decision is a final one and neither party is allowed to appeal.

Arbitrations are billed at ADR's customary rates.

ADR'S EXPERTISE

Collectively, ADR's panel members have already conducted over 2000 homeowner and commercial hurricane mediations, both through the state-sponsored mediation program, as well as through private referrals. This number grows daily as more and more hurricane claims are referred to mediation. ADR is known throughout Louisiana for the quality of its mediators and arbitrators. Every member on our panel has a minimum of 10 years litigation and/or judicial experience and has had extensive training in the art of resolving disputes. Our panel includes judges, law professors and litigators with both plaintiff and defense backgrounds. Several of our panel members have held office as President of the Louisiana State Bar Association. Several more have been selected as Best Lawyers in America in the field of dispute resolution.

A full biography of each ADR panel member may be viewed at ADRincorporated.com.

CONTACT US

ADR believes that non-binding mediation and binding arbitration offer the most effective plan for resolving the vast number of Hurricane Katrina and Rita claims quickly and inexpensively. For more information on our Hurricane Dispute Resolution Program, call us at 800.884.9939, or email us at mediate@ADRincorporated.com.

PANEL OF NEUTRALS



JOHN CAULKING



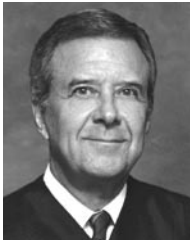
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BEN HANCHEY



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STEVEN PLOTKIN



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