

MLM
MUSICK LOSS MANAGEMENT, INC.
Adjuster & Contractor for the Insured

3101 N. Western Ave., Chicago, IL 60618 (773) 529-9500 Fax (773) 529-9600
Fully Licensed and Bonded

REQUIRED DISCLOSURE

Property insurance policies obligate the insured to present a claim to his or her insurance company for consideration. There are three types of adjusters that could be involved in that process. The definitions of the three types are as follows:

(A) "COMPANY ADJUSTER" means the insurance adjusters who are employees of an insurance company. They **REPRESENT THE INTEREST OF THE INSURANCE COMPANY** and are paid by the insurance company. They will not charge you a fee.

(B) "INDEPENDENT ADJUSTER" means the insurance adjusters who are hired on a contract basis by an insurance company to **REPRESENT THE INSURANCE COMPANY'S INTEREST** in the settlement of the claim. They are paid by your insurance company. They will not charge you a fee.

(C) "PUBLIC ADJUSTER" means the insurance adjusters who do not work for any insurance company. **THEY WORK FOR THE INSURED** to assist in the preparation, presentation and settlement of the claim. The insured hires them by Signing a contract agreeing to pay them a fee or commission based on a percentage of the settlement or other method of compensation.

This Disclosure has been received by:

_____	_____
Insured	Date
_____	_____
Insured	Date
_____	_____
Public Adjuster	Date