
AAB SERVICES, INC.

Serving all of New York City, Long Island,
Westchester and Rockland Counties

*NOW ALSO SERVICING ORANGE, PUTNAM, ULSTER,
DUTCHESS*

*AND SULLIVAN COUNTIES IN NEW YORK AND
EASTERN PA. COVERING PHILADELPHIA AND
VICINITY FOR TRUCKS ONLY*

Established 1963

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Introduction



Welcome

We would like to take this opportunity to introduce you to our firm and it's services. We hope that you will review the contents of this brochure.

Please feel free to contact us with any questions you may have regarding our services. We will be glad to have a representative meet with you personally.

We look forward to hearing from you.

With great thanks,
AAB Services

Please note that A.A.B. is the only firm to our knowledge that utilizes the polygraph instrument when necessary on their field appraisers. This is a great deterrent against improper behavior in the field.

Company Overview



AAB Services is a New York Corporation established in October 1963.

- **AAB** is a licensed general adjusting company.
- **AAB** offers private investigative services.
- **AAB** specializes in providing diverse services to the insurance industry.
- **AAB** will tailor claims services to suit the needs of our client companies.
- **AAB** guarantees the highest level of service and integrity available.
- **AAB's** highly capable claims staff is under the close supervision of management with a combined 60+ years of general adjusting experience.

President
Sr. V.P. Claims Consulting
And New Product Development

Louis Pope Jr.
Joseph J. Minnella

Lines of Business Served



- Automobile (All lines)
- Long Haul Trucks and other Heavy Equipment *
- Homeowner and Property Claims
- Special Investigation Unit/Licensed Private Investigator
- * A.A.B. has on Staff four seasoned Over the Road Truck
- and Equipment adjusters and Appraisers capable of
- Handling Cranes, Front End Loaders, All types of
- Construction equipment as well as Motor Coaches and
- R.V.'s and Motor Homes

AAB Services offers a complete professional damage appraisal services for:

Insurance companies
Self insureds, and
Leasing companies

AAB utilizes state of the art computerized damage estimate programs and automated office management systems.

AAB Services

- Produces high quality, accurate damage appraisals.
- Can transmit claims electronically through *E-Claims, Process Claims and Scene Genesis*.
- Guarantees that *every* damage report is reviewed by a supervisor to assure the highest quality and content.
- Examines reports against color photos provided by field appraisers.
- Routinely performs *actual* field re-inspections on each field appraiser. Utilizes Polygraph where necessary
- Carefully considers the application of LKQ replacement and after-market parts where applicable.

*By utilizing a stringent quality control and field review program, **AAB** controls loss severity and maintains the highest level of integrity.*

Total Loss Service on Vehicles



AAB Services provides an in-house computerized ACV service on all total losses using the *Mitchell Value-Mate System*.

For computerized ACVs, **AAB Services** will phone *your* ACV into

CCC Information Systems
ADP, or
VVS

AAB's ACV unit will

- Secure releases on the insured's vehicle
- Telephone the salvage pickup into a salvage pool or will contact buyer.
- Transmit stock number and other pertinent information to a claims representative .
- Prepare a damage report and condition report on all total losses (includes 4 photos of the vehicle).
- Include salvage bids on P.D. claims.
- Affix an "equipment and condition" sticker to all 1st party total losses to minimize stripping of the vehicle.
- Include all the abovementioned information in a final "closing report" to reduce storage charges, prevent stripping and move them to a safe storage facility.

**** All total loss ACVs comply with the NYS Regulation 64 ****

Investigations



- State of the art surveillance (includes still and video photography).
- Fraud investigations for all lines of business.

Our office employs full time field investigators with many years of insurance experience and all New York State licenses and bonds.

- Upon receipt of each assignment **AAB** will make *immediate* contact with:

- The vehicle owner
 - Repair shop
 - Property owner
 - Homeowner

An appointment will be made to inspect the damage to the vehicle or property (if telephone contact is not possible, **AAB** will mail a contact letter).

- **AAB** will document all activity in an electronic activity log in accordance with the New York State Insurance Department.

A copy of the activity log will accompany each finished report.

- **AAB** is on the cutting edge of new technology; in order to comply with various company formats, our clerical staff has been trained to use:

- E-Claims
 - Scene Genesis
 - Process Claims

- **AAB's** management system will soon be capable of producing reports for our clients indicating average claim severity by each individual appraiser.

Our service turnaround time is 24 to 48 hours on all claims where contact can be established.

- *Immediate Contact*

After receipt of an assignment, **AAB** will make contact to establish handling procedure and minimize loss.

- *Inspection*

AAB will set an appointment within 24-48 hours (or sooner).

- *Reserves*

AAB will contact your office (via phone, fax or email) regarding the scope of each loss, procedure, and to set reserves.

- *Reports*

AAB's goal is to have a preliminary report sent within 10-days.

Subsequent reports will be submitted every 30-days, or sooner, as the need arises.

AAB offers short/long form reporting procedures.

- *Subrogation*

AAB will report *any* factual information concerning cause and origin to aid in your recovery.

- *Salvage*

AAB will hold each file open until we are satisfied that the recovery will be sent to you .

- *Versatility*

AAB Services will tailor a program to service your individual needs.

Drive -In Service Facility

AAB offers a drive-in service facility at our offices Monday through Friday, from 7:30am to 4:30pm for the convenience of your policy holders & claimants. Our office is located at:

348 Willis Avenue, Mineola, N.Y. 11501

Field Appraisers

All field appraisers are licensed and bonded in the State of New York.

All of AAB's appraisers are ICAR certified and participate in ongoing educational seminars to enhance their knowledge pertaining to changing technology and repair techniques.

Our Service Area

The 5-boroughs of New York City
Long Island, Rockland County, Westchester County And
Orange County, N.Y. as well as The State Of New Jersey
Telephone area codes serviced are: 212, 718, 516, 631,
845, 914, 201, 732, and 908 (please see appendix for zip-
code areas)

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More Highlights



Membership & Accreditation

- Associated Licensed Detectives of New York State
- Independent Automotive Damage Appraisers Association (IADA)
- International Association of Independent Appraisers
- International Association of Auto Theft Investigators
- Licensed and bonded in the State of New York

Insurance

- Professional liability and errors and omissions policy in excess of \$2,000,000.
- We will provide a certificate of insurance upon request

Electronic Capabilities

- [AAB](#) is capable of receiving electronic assignments via Scene Genesis, Process Claims and E-Claims.
- [AAB](#) uses an electronic estimate system

Code of Ethics

Please see the following page for the IADA's explanation of the Association's code of ethics.

Independent Automotive Damage Appraisers Association

Code of Ethics

Each Member Shall:

- (A) Conduct himself personally and professionally as an automotive property damage appraiser in such a manner as to inspire public confidence by fair and honorable dealings;
- (B) Approach the appraisal of damaged motor vehicles or other property without prejudice against or favoritism toward any party involved for the purpose of making fair and impartial appraisals;
- (C) As a general practice, prepare an independent appraisal of damage;
- (D) Uphold the integrity of the Association, and seek in every way consistent with the honest policy to enhance its position with the public, the insurance industry and the automotive repair business;
- (E) Employ only the most competent assistance available in carrying on the independent automotive damage appraisal profession;
- (F) At all times maintain a strict fiduciary relationship with his clients; and
- (G) Disregard any efforts on the part of owners, repairers, insurance personnel, third party administrators, attorneys, or others to influence his or her appraisals in any way in the interest of parties involved.

Source: <http://www.iada.org/ethics.cfm>

Fee Schedule – Autos, boats, & equipment



-
-
- Auto Damage Appraisals \$100.00
 - Total Loss, ACV \$30.00
(Includes releases of vehicle, moving of salvage to pool and securing salvage bids on PD claims)
 - Release of Salvage and Directing Pickup to Pool only \$15.00
 - Photographs \$2.00 each
 - Trucks, Heavy Equipment, and Pleasure Boats \$65 to \$75/hour
\$0.50/mile
 - Investigations \$65/hour
Plus mileage & expenses

Please note that our fees include all computerized databases Our ACV fee includes an in house Valuemate ACV based on the NADA and Redbook averages. If you merely want a CCC worksheet called in on your behalf the fee is \$15.00 including the call to the salvage pool and releasing of the vehicle.

Pricing and invoicing can be tailored to meet your requirements.

Please don't hesitate to ask us for more details.

Appraisals and Full Adjustments

- Appraisal/Adjustment \$65.00/hour
- Photographs \$2.00 each
- Official Reports At cost
- Travel \$0.50/mile
- Office/fax/phones/postage 15% of invoice

TRAVEL TIME IS BILLED AT OUR USUAL RATE

Pricing and invoicing can be tailored to meet your requirements.
Please don't hesitate to ask us for more details.

Existing Clients (a partial list)



Arbella Mutual Insurance
Atlantic Mutual Insurance Company
Crum & Forster Insurance
Eveready Insurance Company
GAB Robins North America
Gallagher Bassett Services Inc.
Hills Adjustment Bureau
Holyoke Mutual Insurance Company
Royal & Sunalliance
Philadelphia Insurance Company
Progressive Insurance Company
The St. Paul Companies
Vanliner Insurance Company
York Claim Service, Inc.
Essex Insurance Co.
Nationwide Insurance Co.
Ameriprise Auto & Home Ins. Co.

References



Atlantic Mutual Insurance Co.

3 Giralda Farms Blvd
Madison, New Jersey 07940-1004
Attn: Mark McConnell
AVP Of Claims
Telephone: (877)210-3149

Crum & Forster Insurance Co.

305 Madison Avenue
Morristown, New Jersey 07960
Attn: Ronald Fallivene-CCLA
Director of Claims
Telephone: (973) 490-6654

Additional references will be provided upon request

Appendix

Please refer to our website at:

http://aabinc.net/images/ZIP_CODES_2008.pdf

for a listing of Zip codes serviced by AAB