

## **COMPANY OVERVIEW**

S.C.S. Incorporated is an Oklahoma corporation. We are incorporated under Oklahoma chapter "S" type corporation, for the sole purpose of claims adjusting.

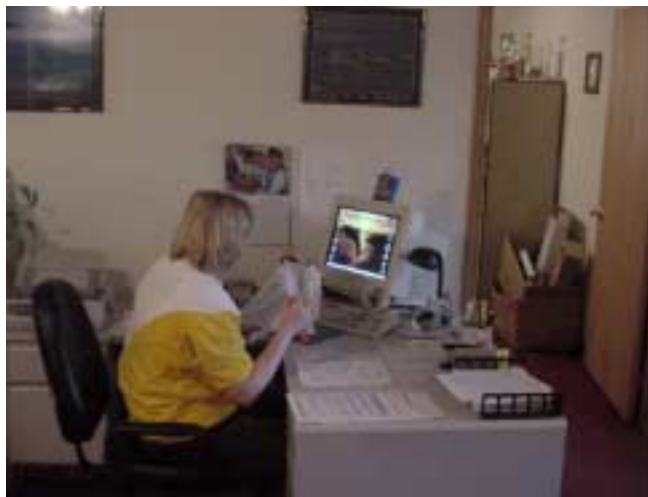
Wenonah (Noni) Sweet is C.E.O., DeWayne Sweet is President. All of our personnel are extremely knowledgeable in the claims industry.

Our home office is located in Talala, Oklahoma. Although we have increased the size of our home office four times in the past, our address has remained the same. Talala is located 25-30 miles northeast of Tulsa, Oklahoma. We believe this location is a factor in our ability to respond to a catastrophe anywhere in the United States with a minimum of travel time.



### **SCS Home Office**

S.C.S. has a completely computerized home office. Our new computer program, written especially for S.C.S., allows fast and accurate access to any information needed when you or your insureds call. We use modems and the Internet to quickly connect our storm offices with the home office. We also have a Mobile Disaster Office that is



deployed to major catastrophes that connects to the home office and is a self contained, fully equipped office on its own. We are very proud of our home office equipment and our professional staff. You will always get polite, quick and professional responses from our staff. We are open from 8:00 a.m. to 5:00 p.m. (Central Time); Monday through Friday for your convenience. Our fax is operating 24 hours a day and is checked on weekends.

We have toll free phone lines for our clients and the insureds to use. We have several incoming phone lines that roll over if the number dialed is busy. The same applies to our fax lines. We have tried to insure that you or your insured's never get a busy signal when this office is called, or a fax is sent to us.

## **ERRORS AND OMISSION COVERAGE**

S.C.S. Incorporated carries \$2,000,000.00 of E&O coverage. All of the adjusters are covered under this policy or a policy of their own that meets our requirements.

## **S.C.S. FIELD ADJUSTERS**

The most important people in our company are the field adjusters. To be a field adjuster for S.C.S., you must meet some of the toughest requirements in the industry, other than the normal requirements of a field adjuster. These adjusters must meet our company requirements as well. Personality, attitude, and dedication are very important to S.C.S. when choosing a field adjuster. Our field managers' supervise our adjusters closely. They are required to make daily contact with the home office. If an adjuster fails to make daily contact, they may be removed from our list of active adjusters.

All of our adjusters are required to wear S.C.S. shirts, in warm weather and S.C.S. jackets in cooler weather. These items are currently bright yellow with our logo

All of our adjusters are required to have our bright yellow magnetic signs on their vehicles.

## **SCS Auto Decal**



SCS issues each adjuster with a photo identification badge that they must wear clipped to their shirt or jacket in plain view at all times while adjusting losses. This badge has the adjusters photo, our logo, the adjusters NFIP certification number and expiration date on the front, and a statement on the back giving the insured's' our home office number to call to verify an adjusters identity.

## **ID Front**



## **ID Back**

The person whose photo and name appears on the reverse of this card is an independent contractor adjuster for Sweet Claim Service Inc.

If you have questions about the validity of this person, please call us at 1-800-833-0258.

This card is the property of SCS Inc. and must be returned to SCS Inc. on demand.

These immediate forms of identification have proven to be most helpful to our people, as well as to your insureds. When our adjusters arrive at the insured location, the insureds can easily identify their vehicles, and by their shirts, jackets and ID badge, know it is their adjuster.

S.C.S. has a roster of qualified, NFIP approved adjusters. Because of our training program, our annual seminars and our reputation, S.C.S. can provide as many qualified adjusters as necessary to meet your claim volume.

### **FIELD OFFICE INFORMATION**



### **SCS Mobile Disaster Field Office**

S.C.S. has the managers, supervisors and equipment to operate several field offices at the same time. In August of 1992, S.C.S. was operating five field offices simultaneously. These offices were open at least sixty days. Since 1992, S.C.S. has increased the management staff, purchased additional equipment and are now able to operate as many field offices as necessary. After Hurricane Opal in 1995 we operated seven field offices.

In the event of a field office operation, we require our supervisors and/or managers to do co-inspections with each adjuster. We also require re-inspections of at least 10% of each adjusters closed files. This procedure allows us to identify and correct any problems before they reach your desk. Every closed file, either home office or field

office issued, is examined by S.C.S. before it is sent to the company for payment. There are no exceptions to this rule.

## **COMPUTER ESTIMATES**

In this day and age of computers, all of our adjusters are required to use computers for estimating. Our recommended programs are easy to read and understand.

## **ANNUAL SEMINARS**

S.C.S. conducts an adjuster seminar annually and all S.C.S. approved adjusters are required to attend. We have speakers from NFIP and FIA, as well as leading authorities from the insurance companies and engineering firms. Our seminars are well known and receive high reviews. S.C.S. conducts meetings for three days and covers the various policies from start to finish.

Our annual training seminar for 2003 will be in April in Tulsa, Oklahoma. If you are interested in attending this seminar, or would like a copy of this year's seminar information workbook please contact our office at 800-833-0258.

## **SERVICE AREA**



Due to our large roster of adjusters, located throughout the United States, we can service all fifty states and all U.S. territories. We can usually have an adjuster on site within 24 hours. Phone contact with the insured is usually the day claim is received.

## **CLAIM VOLUME**

Because of our large roster of adjusters, and their geographical location, we have no minimum number of claim requirements. S.C.S. Inc. will accept one loss, or numerous losses, anywhere in the United States.

## **REFERENCES**

Reference available upon request.