

## HMI's Coverage Area

HMI has established a national network that consists of over 1,500 certified arborists and 2,500 fully credentialed tree crews. Through its network, HMI is able to support



claims throughout the U.S. and the Caribbean. HMI's inspection protocols, together with the company's extensive plant pricing database, are used specifically to provide standardized reporting and replacement costs.

## HMI's Continuing Education Series

HMI has created an education series to instruct insurance adjusters on the complexity of claims involving trees, shrubs and landscaping. The company's courses have been certified for Continuing Education (CE) Credits in many states. Please contact HMI for more information.

**treeClaims**<sup>®</sup>  
SERVICES

Nationwide Support for  
Insurance Claims  
Involving Trees and Shrubs



**HMI**

If you have questions concerning treeClaims<sup>®</sup> Services please contact HMI.

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**HMI**

Protecting green assets  
is the root of our business<sup>™</sup>

**HMI** is the only company providing the insurance industry with specialized services and plant data designed to help adjusters resolve claims involving trees and shrubs (Trees). The unique characteristics of these claims requires a wide range of expertise to establish proof of loss, cause of loss and the cost to repair, remove and, in many cases, replace damaged or destroyed Trees. HMI provides these services nationally using standardized on-site inspection processes and average replacement costs derived from HMI's expansive data base of wholesale prices on Trees.

Services include:

- On-site inspections by certified arborists using HMI's proprietary inspection protocols. HMI's protocols were designed to meet the specific needs of the insurance industry. Depending on policy coverage inspections can include:
  - **Proof of loss analysis** – Oftentimes Trees that are damaged can be safely repaired eliminating the need for removal or replacement.
  - **Cause of loss analysis** – It is critical to confirm the peril that caused the damage in order to establish coverage. With Trees, establishing cause of loss may require an arborist's professional expertise.

Inspections will only include Trees that are covered by the policy as directed by the adjuster. Photos and maps are provided to support each inspection.

- Calculation of **average replacement costs** for destroyed Trees. Replacement costs are derived from HMI's data base of more than 1,000,000 wholesale-based prices covering over 10,000 types of trees and shrubs.
- Calculation of **accurate costs to repair or remove** damaged or destroyed Trees. In most markets, HMI can also have the work completed upon request.
- Estimates can be provided for the repair or replacement of damaged or destroyed sod/turf, bedding plants, hardscapes and retaining walls.
- Third-party estimate reviews can also be provided to adjusters seeking validation of a submitted bid.

**HMI has more experience** than any other company in managing complex claims involving Trees. Since 2010, HMI has

- worked on hundreds of **golf course claims** across the U.S. and Puerto Rico. Collectively, the claims involved over 25,000 Trees;
- collected inventories and produced replacement costs on **fire damaged properties** in California, Colorado, Florida, Georgia, Texas and Wyoming;
- provided proof of loss and cause of loss analysis on **nursery stock** damaged by wind, hail and freeze in Connecticut, Colorado, New Jersey, South Carolina and Texas;
- provided **replacement costs** on 1000's of residential properties as well as on commercial property claims with multi-million dollar Tree losses.



## Benefits of Using HMI's treeClaims<sup>®</sup> Services

- **Minimize the time and cost** it takes to close each claim by working with a national company that has the experience and resources to close Tree-related claims quickly and accurately.
- All of HMI's **reports are written specifically for the insurance industry** and in accordance with the coverage provided by each policy.
- HMI's inspection criteria and replacement cost data **diminish exposure to bad faith claims** by providing empirical data backed by a comprehensive report.