



*"Our loss was quite large and the claim was complex ... the team at Adjusters International treated us as if we were their sole client. They invested an immeasurable amount of time and effort and at all times conducted themselves with extreme diligence and absolute integrity and professionalism. They took the time to learn and understand every aspect of our business. They then proceeded, as our advocate, to secure the settlement that we were entitled to under the terms of our policy. Without the assistance and guidance of these professionals, I am sure we would have never received a fair settlement."*

*Daniel Medeiros, Chief Financial Officer  
The DiMare Company*

## FRUIT PRODUCER'S SEASON NEARLY LOST

DiMare is a major grower and packer of fruits and vegetables with facilities throughout the United States. In the summer of 2000, four weeks before the start of the Fall citrus packing season, a transformer explosion occurred at DiMare's Coachella Valley plant in California.

The ensuing fire fully engulfed and destroyed one packing line and several cooling and warehouse buildings. In addition, a second line was severely damaged. Physical damage was in the several millions of dollars.

### Issues:

- How would DiMare be able to put the damaged line back into operation in time for the start of the Fall season?
- What were feasible mitigation efforts so as to reduce anticipated income losses?
- Were all the losses sustained covered under the policy of insurance?
- How to quantify the losses incurred.



