



Managing Loss Worldwide
Providing Partnered Solutions

Adjusteck, Ltd.
United States
Catastrophe
Response Plan 2022

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INTRODUCTION

Adjusteck's Catastrophe Response Team has 30+ years of extensive experience and knowledge gained in the management and proficient handling of claims. This knowledge stems from various domestic catastrophic events such as floods, hailstorm, windstorms, tornados, and wildfires.

In association with Adjusteck's partner, Team One, we are able to provide nationwide coverage in the United States in the event of a regional/minor or major catastrophe.

Adjusteck's core team of experienced catastrophe adjusters, surveyors and support staff are generally able to mobilize and deploy anywhere in North America within 24-48 hours of notification. Supported by our Strategic Partner, Team One, with access to over 4,000 adjusters in 44 states, with multiple layers of quality control in place to manage surges in claim volumes.

Efficient procedures and experience gained from past catastrophe campaigns demonstrates the team's quick ability to adapt to the most challenging of environments and situations that can exist immediately after a major catastrophic event.

While we have developed a Catastrophe Response Plan, we are aware that no one catastrophe will be the same as the one before it , when requested, we are able to tailor our response to meet specific client requirements.

We have identified the following components that ensure we can respond in an effective and efficient manner:

- Work closely with our national partner to determine capacity and identify key levels of staff to respond immediately to the event.
- Ensure the Adjusteck Catastrophe Team is in place within 24-48 hours, suitable office premises are secured and located, and IT support systems are in place and operational as soon as practicable
- Identify and implement a cohesive management structure appropriate for the situation and ensure each team member has a defined role with tasks and priorities clearly defined and each client has a dedicated contact person
- Provide weekly reports and real-time claims reporting to clients, including agreed performance metrics

TECHNOLOGY

Through a strategic partnership with Team One, our claims management systems include a full range of functions such as:



- Technology driven processes for First Notice of Loss Services, Claim Triage, Documenting, Monitoring, and Managing claims performance
- A web-based suite of tools that enables fast efficient communication to maximize customer satisfaction for the insurer and the insured
- Allowing adjusters access to notifications, uploads, downloads and all other pertinent information real-time for improved claims management
- Systems integration options through multiple file transfer processes
- Real-time claims reporting
- Instant messaging between all interested parties
- Open access to claim information, enabling all team members to communicate, process data, and so much more
- Customizable claims reporting interface
- Customizable managerial report wizard

LOWERS DRONE SOLUTIONS

Drone Services for the Global Insurance Industry

Our Approach

1

Capture

Leading-edge technologies allow us to capture, process, and deliver images within hours.

2

Process

All data is delivered to you via a secure web portal. Simply log in and start working with the detailed datasets to uncover the information you need.

3

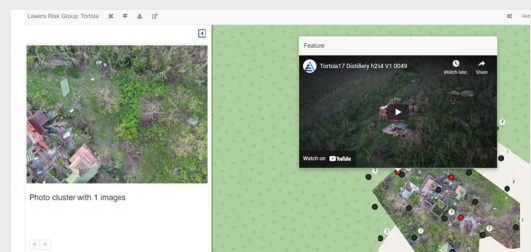
Model

Processed orthomosaic images can be overlaid where the claim is situated and additional markers for 360 images or videos can be placed on additional layers.

4

Measure

Measurements can be taken in 2D space on orthomosaic image layers as well as in 3D space using Point Clouds.



Services

- Inspections
- Surveys
- 3D Mapping
- LiDAR



Use Cases

- Inform underwriting decisions.
- Assess damages for claims adjustments.
- Gain insights to evaluate risk.



Global Coverage

4,000+ US Domestic Pilots

International Network in Over 59 Countries



PREPARATION AND IMPLEMENTATION

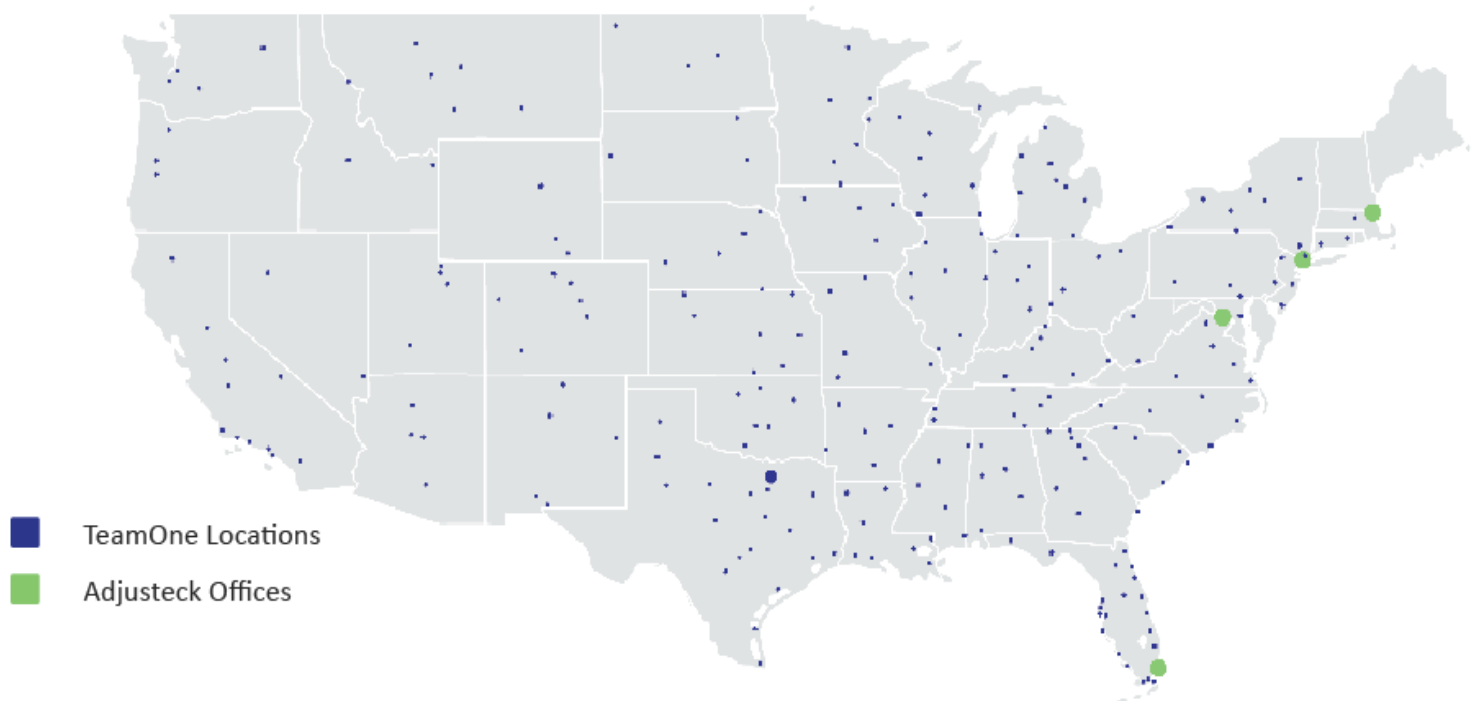
Central to the deployment of the management and adjusting team, consideration and selection of personnel will be based on the following factors:

- Immediate availability and capacity capability
- Previous catastrophe management and adjusting experience
- Ability to adapt to working in a disaster effected environment
- Any required specialist knowledge
- Language requirements
- Claims run-off requirements

NORTH AMERICAN CAPABILITIES

Through a new strategic partnership with Team One which builds on Adjusteck's technology-driven approach to loss-adjusting, Adjusteck now offers its clients coverage in all 50 states, including key cities New Orleans, Galveston and Miami in the Gulf Coast, St. Louis, Tulsa, and Topeka in-land, and various mountainous locations in the northern Sierra Nevada region.

This increased capacity to handle catastrophe claims in the domestic U.S. middle market, allows Adjusteck to further scale and embed its technology-based approach to loss adjusting for the benefit of its global clients, especially during peak hurricane season in North America. Adjusteck will continue to focus on using technology to manage technical and complex losses through its Global Partner Network, providing the expected speed, accuracy, efficiency, and reliable customer service technology delivers, but with the added ability to provide an additional level of service for mid-sized commercial losses in this new market.



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