




**No Damage Beyond  
Our Control**

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**You Can Stake Your  
Claims on Us**

## **U.S. CAT ADJUSTERS, LLC**

### **CLAIM HANDLING GUIDELINES**

Our mission at US Cat Adjusters is to provide superior service to our clients. We believe consistency in our work product is one way our clients will be able to distinguish us from the competition. ALL adjusters are required to follow company guidelines.

Our motto, “**Just do it right the first time**” is never more important than when you are making an inspection of the damaged property. Close attention to detail and procedures will eliminate the necessity of making one or more follow-up inspections.

#### **Assignments:**

Your assignments will be provided to you through the CMS System. Loss notices will be uploaded into the CMS system or policy information will be entered into the CMS. If the policy information is incomplete, it is the adjuster's responsibility to request the missing information by notifying the supervisor or US S Cat management.

A complete set of policies, endorsements and forms is available and can be provided electronically upon request. If a specific form is needed and is not provided, contact the supervisor.

#### **Insured Contact:**

The adjuster must contact the policyholder or his/her representative as soon as reasonable and prudent based upon the event. It is US Cat's goal to have the adjuster contact the policyholder within 24 hours of receipt of their assignment. Due to the nature of catastrophe claims handling, specific expectations will be discussed during orientations; however, it is still expected that attempts at contact should be completed within 24 hours of assignment. There must be a minimum of two (2) attempts to contact the policyholder at the numbers provided. If unsuccessful, the assigned agent may be able to assist the adjuster with updated contact information. Each contact or contact attempt must be noted in the Activity Log within CMS.

After 10 days of failed contact, a contact letter should be mailed to the insured with a copy to the agent. A copy of the letter (and all correspondence) must be uploaded in the Documents Management section in CMS. The letter must inform the policyholder of all available adjuster contact information (office, cell, fax, after-hours voicemail). An example contact letter is included in this document.

If the Insured does not respond within fifteen (15) days of the contact letter, a second contact letter will be sent.

### **General Contact Guidelines:**

It is imperative that adjusters *are* available to the client, policyholder and US Cat personnel. All adjusters are required to check voicemail a minimum of twice per day and return all phone calls, voicemail and/or pages within eight (8) hours or as otherwise directed. Calls from the supervisor of US Cat personnel must be returned immediately. Email will be the primary means of communication and the adjuster is required to check emails at least once per day and respond within 24 hours.

Complaints from customers or clients due to lack of returned calls or emails will result in claims being reassigned.

### **Scheduling and Conducting The Inspection:**

An inspection should be scheduled at the time of the initial contact with the policyholder. Prioritize claims and inspect the most severely damaged losses first. If an insured is unable to live in their home, those claims should be inspected first. Inspect the risk location as soon as possible. Make sure the insured or representative can be at the property during the inspection. The adjuster must maintain contact with the policyholder as necessary to delay, cancel, or reschedule appointments. Adequate time should be scheduled to conduct a complete inspection of the risk. We recommend 2 hours between appointments. During the inspection, the claims process should be explained to the policyholder.

Verify the property address while scheduling the appointment with the insured. Upon arrival at the risk, verify the physical address location matches the policy information.

### **Scope Notes:**

Adjusters should use scope notes to document the detailed findings of the inspection. Notes should be retained for at least six months after a storm. Scope notes should include:

- ✓ Measurements – Accurate measurements are required. No tab counting or rounding to the nearest foot.
- ✓ Roof Diagram – Roof diagrams are required on all roof claims. Show roof calculations, type of shingles, and number of layers, pitch, and number of stories on the Scope Notes. These should be included in the Report Narrative or Log Entry. Roof damages will be entered into the estimate in 2 parts: a) removal of roof using actual size of roof and b) replacement of roof with waste based on roof type.
- ✓ Exterior elevations – Make notes showing damage to each elevation.

- ✓ Appurtenant Private Structures – Show locations on the Scope notes
- ✓ Interior Diagram – If two or more rooms have damage, make a diagram of the floor plan. Only the damaged rooms need to be measured. Also name the damaged rooms when scoping or writing the estimate.
- ✓ Make note of the person(s) present at the inspection. Taking and keeping good clear scope notes will help if questions arise after the file has been closed.

### **Estimating:**

The estimating software will be determined by the client company. However, US Cat Adjusters has selected and requires all estimates to be written with the latest version of Xactimate estimating software. Use of any other type of estimating software must be approved prior to use.

All estimates required the following disclaimer on the first page:

**“THIS IS A REPAIR ESTIMATE ONLY. THE ABOVE FIGURES ARE SUBJECT TO THE INSURANCE COMPANY REVIEW AND APPROVAL. THE INSURANCE POLICY MAY CONTAIN PROVISIONS THAT WILL REDUCE OR LIMIT ANY PAYMENT THAT MIGHT BE MADE.**

**RECEIPT OF A COPY OF THIS ESTIMATE IS NOT TO BE INTERPRETED AS AN ACCEPTANCE OF LIABILITY, OR A SETTLEMENT OF THIS CLAIM. THIS ESTIMATE IS NOT AN AUTHORIZATION TO REPAIR. AUTHORIZATION TO REPAIR OR GUARANTEE OF PAYMENT MUST COME FROM THE OWNER OF THE PROPERTY. NO ADJUSTER OR APPRAISER HAS THE AUTHORITY TO AUTHORIZE OR GUARANTEE PAYMENT.”**

The adjuster will prepare computer-generated estimates on all covered losses. Our client will not accept a contractor or PA estimates as the means to determine settlement value as the adjuster has a responsibility to determine the cost of repairs. If the adjuster writes an estimate and finds the estimate submitted by the contractor or PA is in line for the same scope of repairs, settlement may be made based upon the submitted estimate. However, the comparison estimate must be included in the file to document the basis for the settlement and acceptance.

The building estimate must reflect the type of building, type of construction, dimensions, total square footage, replacement cost, and actual cash value of the item (when applicable). If a policy is written on a replacement cost basis, with replacement cost being paid up front, Actual Cash Value need not be calculated.

Roof inspections are required on all roof claims. Diagrams are required on all inspected roofs (including estimated pitch), and measurements are required if the roof shows any damage. From the ground inspections are prohibited – if the roof cannot safely be inspected, the adjuster

must get appropriate assistance from a roofing professional. Adjusters are required to be present when the roof is inspected. In those exceptions when approval is given for a ladder charge to assist the adjuster in getting on the roof the adjuster is expected to complete the entire inspection. If the roof is too steep and high and authorization is given to have company complete the roof measurement and inspection the roof estimate and all other aspects of the claim are still to be completed by the Adjuster. Approval for roof assistance charges must be received from the client before being incurred.

At all times, safety comes first and no adjuster should ever attempt to climb anything that he/she does not feel safe in doing.

The estimate must be itemized and reflect local price guidelines. Ensure the estimating software has downloaded the most recent price lists for the area. Most pricelists are updated at least every 3 months. Any deviation from the approved price list (the most recent, local, Xactimate pricelist) requires a detailed explanation and prior approval. If an item is not found in the price guide, a local price may be used if documented. For items that either appear to be priced incorrectly, have localized price anomalies or have grade differences, the Adjuster is encouraged to use time and material estimating for the item and document how the price was created. Such methods may be needed for unusual or commercial items and while working in areas with difficult access.

The format must be in a room-by-room, line-by-line, unit-cost estimate with no lump-sum depreciation shown. Depreciation must be item-by-item and line-by-line, when depreciation applies to the loss. Room/interior diagrams are expected when there is damage to multiple rooms. Diagrams are expected when they can add to the understanding of the file or the scope of the repairs.

Additions to the estimate for labor, debris removal and other items may be considered when appropriate. It is mandatory that every adjuster "factor out" base service charges from the Parameters section in Xactimate. When any prices or items are deviated from the standard item in the pricing program, it is expected that the Adjuster will include a pricing or line note in the estimate to explain the reason for the change. Such notes help to explain changes not only to file examiners but also to Insureds and contractors.

**NOTE: The selection of a general contractor or any other contractor is the responsibility of the insured.** The adjuster must not select or employ a contractor or expert on behalf of the insured, nor may an adjuster recommend or coerce any insured to utilize the services of a particular contractor.

### **ESTIMATING CONTENTS:**

The Contents estimate (inventory) must be itemized, reflecting a description of items along with the quantity, age, verified Replacement Cost Value, and Actual Cash Value of the items. Age, make, model and serial numbers must be provided on all major appliances. Lump-sum depreciation is not accepted. Depreciation must be on an item-by-item basis. The insured may prepare the contents list, but the adjuster must ensure the proper inventory form is utilized. Further, the adjuster must verify prices and discuss depreciation with the insured. It is not the clients' practice to accept the insured's or PA's prices as the only means to determine settlement value. All salvageable items must be noted, and any buy-back clearly documented.

Depreciation must be documented when applied. If the policy does not allow for the application of depreciation, the Adjuster need only verify the replacement cost value of the items. Serial numbers are needed on major appliances but not on small electronics. If there is a question about previously paid items the serial numbers can be verified both against Citizens' claims and NFIP claims. The adjuster must verify not only the item, the damage but the actual cost of the replacement of the items even before the replacement takes place. Such documentation should become part of the claim file. Documentation of replacement costs should be added to the claim file when appropriate.

### **DEPRECIATION:**

Depreciation on any item must be based on the age and condition of the item. The adjuster's experienced judgment must be employed when determining depreciation.

Documentation must include, at minimum, the age of the item of the item being depreciated. If the adjuster determines that no depreciation will be applied to an item to which depreciation would normally be applied, a written explanation must be provided, either in the narrative or in the estimate itself. Likewise, if the adjuster determines that depreciation should be applied to an item to which depreciation normally would not apply, an explanation must be provided.

- ✓ No depreciation should be applied to repair items or partial replacements such as spot repairs on a roof and minimum charges for painting.
- ✓ The estimate must differentiate between recoverable and non-recoverable depreciation (reference the appropriate policy form to determine items that are subject to no recoverable depreciation).

The 25-30 year warranty on shingles does not take into consideration weather elements. The roof should be depreciated according to its current condition.

Exterior paint must show significant visible signs of impact before it can be considered.

Carpet, drywall, wood floor, vinyl floor, baseboards should all be depreciated according to age. Always ask age on flooring and paint.

HVAC and appliances generally have a 5 year manufacturer's warranty on the compressor and one year on other parts.

A general rule of thumb on the above items is 10% depreciation per year up to 50%.

### **SALES TAX:**

The adjuster must include sales tax in the adjustment of all losses. Sales tax should be shown on the estimate (for materials only – not labor) and if area taxes are higher than the standard state tax, the correct amount should be indicated based upon the property location. Sales tax should be included on all content items. Sales tax should not be applied to any actual costs included in the estimate, such as completed temporary repairs. Tax is applied to materials only before OH&P.

### **TEMPORARY REPAIRS:**

The adjuster will determine what, if any, temporary repairs have been made or are necessary to protect the property from further damage. The reasonable costs of temporary repairs that mitigate damage are a proper item of the claim. The adjuster must secure all invoices or receipts documenting temporary repairs and attach them with the narrative portion of the report.

Generally temporary repairs would not be subject to overhead and profit regardless of the number of trades involved in the eventual repairs. The actual cost of repairs is known and payment should be based upon the reasonable invoice and should not be adjusted upwards.

### **PHOTOGRAPHS :**

Sufficient photographic documentation with narrative related to the damage **must** be submitted for every inspected claim file. Color photographs are required. Digital photographs are required and must be of sufficient clarity and quality to clearly identify the damage or lack thereof to the item. It is recommended that the digital camera setting be on the lowest pixels possible to reduce the size of the electronic file. **Photographs should never include images of the insured or family members.**

All photographs submitted must:

- ✓ Be labeled with the date taken, the risk and the claim number.
- ✓ Be labeled with the location on or within the risk.
- ✓ Be labeled with a description of the item being photographed.
- ✓ No more than two (2) photographs may be printed/mounted on a single page.
- ✓ Each interior photograph must be mounted and labeled according to:
  - The date taken.
  - The room represented with the corresponding damage noted (east bedroom, directly below east gable damage).
- ✓ The floor on which the room is located if the risk is a multilevel structure.
- ✓ Each claim file must include one photograph showing the front and one at least one side of the risk (unless the risk is a condominium unit). One photograph of waterfront property must be taken depicting the proximity of the risk to the water.
- ✓ Roof photographs taken from the roof are required on all claims where there is wind damage or alleged wind damage to the structure.
- ✓ The interior photographs must include an overall photograph of the damaged room so as to show the room's layout and contents. This photograph must be of sufficient clarity and quality for demonstrating what *is* as well as what is *not* damaged. Additional photographs must include close-up views of specific damage.

## **OVERHEAD AND PROFIT ALLOWANCE :**

- ✓ A maximum amount of twenty percent (20%) overhead and profit [ten percent (10%) overhead and ten percent (10%) profit] for the building estimate is available to the policyholder for the use of a general contractor employed to oversee the repair of the policyholder's insured property.
- ✓ Overhead and Profit should not be added to any content items or items that have been separately completed and will not be completed by the general contractor.
- ✓ Emergency, temporary repairs and the policyholder's own labor must not be included in the Overhead and Profit figures.
- ✓ Overhead and Profit must be separately noted on the estimate.
- ✓ In most cases a General Contractor will be required on all Commercial Claims and Overhead and Profit may be considered regardless of the number of trades involved.
- ✓ OH&P should be applied if 3 or more trades are required.

## **DEDUCTIBLES**

The applicable deductible must be taken from the gross covered loss amount, not the limit of liability. However, in cases where the gross covered loss amount exceeds a limit of liability, the amount in excess of the limit of liability would be subtracted from the deductible. This results in the deductible being absorbed, or partially absorbed.

The application of the Florida hurricane deductible can be a complex computation. Most residential policies are now subject to an annual hurricane deductible. In cases where the annual hurricane deductible has been satisfied, there is still a deductible. Depending upon the policy the remaining deductible may be the "All Other Peril" deductible or the "Other Windstorm" deductible. In all cases the deductible will never be less than \$500. In some cases, the other peril deductible is the same as the hurricane deductible meaning that the annual hurricane deductible has no net effect on the policyholder. Due to the complexity of these issues, they are addressed in detail during orientation and a document has been prepared (Hurricane Deductible Application) specifically to address the various issues involved.

The Hurricane Deductible will apply:

- ✓ Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- ✓ Continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
- ✓ Ending seventy two (72) hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

- ✓ A hurricane deductible will apply when wind damage occurs during these timeframes even if no hurricane strength winds are ever recorded in the area of county of the risk.

### **Value Determination:**

Most policies are subject to co-insurance provisions. Insured to Value (ITV) or Replacement Cost Valuation (RCV evaluator) may be required by the client companies. When a value determination is required, it must accompany the final report.

### **Reporting:**

Each client will have different criteria required to be included into their report packages. The report sent to our client companies is a detailed explanation of the loss. It is the adjuster's responsibility to convey the estimate of damages clearly and concisely. While each report must speak for itself, there are some basic items that are required in every report no matter how abbreviated or extensive the requirements:

When was the assignment received? Who did you contact? What type of loss was it? What was the scope of the damages and who did you inspect with? Was there damage to appurtenant structures (i.e., sheds, fences, outbuildings)? Was Overhead and Profit added to the estimate and why? What policy endorsements apply? How did you arrive at the depreciation taken? What is the deductible? Was the mortgage company confirmed? Are any additional remarks needed? Was there Subrogation or Salvage taken or recommended on the claim? Was there damage to contents? If so, how did you document it? Were Additional Living Expenses warranted? If so, how did you document it? Were there any prior claims filed in the past several years? If so, were repairs made? What is the named insured's current address? What was the tax base and what was it added to? What address should the payment be mailed? Was there flooding?

In order to provide our client companies with consistent work product, we have identified a uniform "Captioned Report" to be included in the report package (see attached). If our client companies require a different format, we will provide it to you at the beginning of the storm. All adjusters will be required to use the attached format...no exceptions.. If the loss handling requires additional reporting, then the first report should be entitled "First Report" and all the following reports named in sequence as "Second Report", "Third Report", etc. until the "Final Report".

All final reports are to be organized as follows and submitted as a single, stand alone PDF file. Individual report sections must be compiled into one consolidated PDF file for electronic upload to CMS. A sample report is included.

Captioned Report – Statement of Loss Adjuster Summary (Detailed Estimate) –  
Required on all closings except no-claims.

Photos RC  
Evaluation  
Diagrams/Sketches

***Remember: Narratives should be written in a professional manner with factual information only. Keep judgments and opinions to yourself. Write the report as if it is going to be read to a jury. Someday, it just might be.***

### **Invoices and Billing:**

The adjuster needs to complete the Indemnity/Billing portion of the CMS with the amount of the gross loss, by coverage type, total billable miles and total photos. US Cat will create and attach the final invoice to the final report. The adjuster only needs to complete the indemnity billing portion and should not create and send an invoice. After the final invoice is submitted, the adjuster can obtain a copy from CMS for tracking of applicable fees.

### **Status Reports:**

Every file not closed within 30 days will require a Status Report. From time to time this report requirement may change. A Status Report should include remarks as to why the file hasn't been closed and recommendations on the reserve amount. Status reports are due every 30 days until the file has been closed. Every report should be numbered, have remarks on the cause of loss, damages, reserve amounts and your request for an additional 30 days to close the file. (A sample status report is attached.)

If a company requests a status on a file, you must do a status report immediately.

### **Activity Log Notes:**

All reporting begins with documenting all file activity in the Activity/History tab in CMS. All files must be frequently reviewed and updated as required in the CMS. The Activity Log must be updated after the assignment has been received, after initial contact and after each correspondence with the insured or contractor. As soon as a loss is inspected, the adjuster is required to commit to a final report completion date. Any changes of this date must be updated immediately. These forecast completion dates are used by US Cat and client company management to determine closure rates and forecast percent completion. If the client company is uncertain of our ability to close files, we receive fewer assignments, and the adjusters receive fewer claims. It is in all of our best interests to stay on top of expected file closures. Failure to update the File Activity Notes and File Activity Log in CMS may result in files being reassigned.

### **Re-Inspection/Training:**

A portion of each adjuster's files will be re-inspected by that adjuster's supervisor or by a US Cat Adjuster re-inspector/trainer. If the estimate is deemed unacceptable, the adjuster will be required to leave the field and meet with the supervisor to go over the work product. Lack of immediate improvement in work product quality will result in files being reassigned.

### **Adjuster Duties Do Not Include:**

- ✓ Do not discuss coverage with the policyholder.

- ✓ Do not provide a copy of the estimate to the insured under any circumstance.
- ✓ Do not respond to Attorney Representation letters.
- ✓ Do not respond directly to demands for appraisal.
- ✓ Do not send denial letters directly to the insured without approval or consultation with the client.
- ✓ Do not hire outside experts or vendors or make assignments to an expert or vendor without notice and approval by the client.

### **RESPONSIBILITY TO OUR CLIENT COMPANIES:**

US Cat is responsible for thoroughly scoping the property and writing an accurate estimate of damages based on the assignment. If there is a question of wind versus flood, the adjuster should write the report based on the given assignment. If the assignment is for wind, the report should be based on damages caused directly and solely by wind. Compassion and empathy towards the customer are expected and encouraged. However, an adjuster must not jeopardize our clients' rights by agreeing to pay for damages which are not covered losses.

### **SAFETY**

US Cat Adjusters expects all adjusters to adhere to OSHA regulations and all safety rules and guidelines pertaining to health and safety on the job. Adjusters are expected to familiarize themselves with the fire safety and disaster plan for any building they may occupy. Extra care and attention should be taken when climbing roofs or inspecting a damaged structure. Any safety violation, hazard or accident should be reported to a supervisor immediately. Supervisors are required to closely monitor and control safety issues. It is recommended that adjusters provide a copy of their daily inspection schedule to a friend or co-worker to ensure someone knows where you are at all times.

### **ADJUSTER TEAMS**

Adjusters working together as teams will be considered one adjuster and will have one adjuster number assigned. Adjuster teams will be considered as one adjuster when claims are issued. If team members wish to work separately, they must have their own license, equipment, computer, estimating software and transportation or they will be considered part of a team.

### **TEAM LEADERS**

Each catastrophe operation will be managed with an Operation Site Manager and several Team Leads; also referred to as supervisors. Team leads are responsible for ensuring compliance with all policies and procedures, responding to technical and procedural questions and to assist the less experienced adjusters. Adjusters who are part of a team should direct all questions to their team lead unless otherwise directed.

### **ASSIGNMENTS**

To maximize an adjuster's efficiency, US Cat will make every effort to assign claims in a given geographical area. Claims will be assigned in groups of 25. Prior to additional claims being assigned, the adjuster must submit final reports on at least 25% of the original 25 claims. Once those claims have been received and approved, additional claims may be assigned.

### **ADJUSTER SUPPLIED EQUIPMENT**

As independent contractors, adjusters must provide all equipment and services necessary to complete the job properly and safely. Equipment will include, but is not limited to, dependable transportation, computer with adequate available storage for digital photos, the most current version of the Xactimate estimating software (or other estimating software as directed), PDF file compilation software, printer/scanner/copier, office supplies (paper, pens, file folders, etc), ladder (capable of accessing two (2) story roofs), measuring devices (electronic and/or tape measure), digital camera and cell phone. Adjusters may want to consider bringing an emergency back-up computer, external back-up data storage (external hard drive), back-up camera, and spare camera batteries.

### **LICENSING AND CERTIFICATIONS**

Unless otherwise indicated, it is the sole responsibility of each adjuster to obtain, maintain and renew all licenses and certifications required by federal, state and local laws. US Cat recommends adjusters obtain as many licenses and other certifications as possible for various states to maximize assignment eligibility. Copies of licenses and certifications must be submitted prior to deployment.

### **COMMUNICATION REQUIREMENTS**

All adjusters are required to have a cell phone, computer and current e-mail address prior to being deployed. US Cat also recommends adjusters provide a fax or e-fax number to receive hard copy documents.

### **EMAIL ETIQUETTE**

Email will be the primary means of communication between you, your supervisor and the storm office. You are required to check your emails at least once a day and respond in a timely manner.

### **FEE SCHEDULES:**

A copy of all applicable fee schedules will be provided during orientation.

### **PAYMENTS**

Adjusters will be paid for a claim when US Cat receives payment from the client company. This means adjusters should ensure they have sufficient financial resources to carry them until client company payments begin.

- ✓ All adjusters will be paid on a bi-monthly basis. Monies received on or before the 10<sup>th</sup> will be paid on the 15<sup>th</sup> and monies received on or before the 25<sup>th</sup> will be paid on the last business day of the month.
- ✓ Commissions for adjusters will vary based on experience in the field. If an adjuster's commission rate is increased during deployment, a new independent contractor's agreement will be provided.
- ✓ Additional compensation will be considered for those experienced adjusters willing to train new or inexperienced adjusters. Our goal is to offer new adjusters the opportunity to learn from an experienced adjuster while making sure all adjusters are compensated for their efforts.
  
- ✓ Miscellaneous Expenses: Adjusters will receive 80% of all expenses included in the fee bill. ✓ Any changes or reduction in fee bills by the client will be corrected on the adjuster's next scheduled payment.
  
- ✓ Advance commission payments are the exception and are allowable only on a case by case basis. An advance request must be completed and submitted to your supervisor five (5) business days prior to the next pay date. Advance commissions will be deducted from future commission payments in an amount and frequency at the sole discretion of US Cat.
  
- ✓ Independent contractors will assume responsibility for payment of any and all federal, state and local taxes. A 1099 will be provided to each independent contractor according to federal and state guidelines.

### **INSURANCE:**

US Cat will supply workers compensation, errors and omissions insurance (E&O) and liability insurance for an annual fee of \$500 to be deducted from the adjuster commissions. This cost can be waived if the adjuster provides evidence of similar coverage.

### **DEPLOYMENT DEPARTURE**

Once released from storm duty, all adjusters are required to provide an electronic copy of their data files to their storm supervisor. This information will remain the property of US Cat Adjusters. All incomplete files are to be turned into the storm office and accounted for prior to departure. If at any time, an adjuster leaves the storm site with any incomplete files, they will be subject to administrative charges that will be deducted from unpaid invoices.

- ✓ Make sure your email program accepts attachments such as PDF forms ✓ Reply to emails within 24-hours of receipt ✓ Keep emails professional and keep opinions to yourself. Emails should only include factual information. ✓ Do not send inappropriate or unnecessary emails including jokes, stories, or other non-work related material.

### **VOICEMAIL AND PHONE CONTACT**

All adjusters are required to:

- ✓ Have a cell phone with voice mail capabilities
- ✓ Check voicemail a minimum of twice per day
- ✓ Return insured calls within a 24 hour period. Same day is preferred.
- ✓ Return calls to Client Company and US Cat office personnel immediately. Failure to do so may result in disciplinary actions.
- ✓ Continue to check voicemail after the storm for the occasional call

### **COMPUTER AND SOFTWARE REQUIREMENTS**

US Cat requires the use of Xactimate estimating software. All estimates are to be written utilizing the most current Xactimate price list. Unless otherwise indicated, all adjusters will be required to provide and pay for their own estimating software. In addition to estimating software, US Cat suggests your computer have the following programs: Microsoft Word, Excel and Adobe Acrobat 7.0 (or newer), and PDF Convert software.

### **CONFIDENTIALITY**

All files, claims, reports, documents, photographs and any other material created while working for US Cat is considered to be confidential and proprietary information of US Cat. Client information, insured information and company and associate information are considered confidential as well. Such information must be kept strictly confidential. It is your responsibility to protect and secure such information at all times. At no time should any associate share personal or business information without written permission from the management of US Cat.