

CLAIMS COMMITMENT

CHRONOS Underwriters is committed to delivering high-quality service to all of our producers and their insureds in every area of operation, including critical claims service. CJW & Associates, the third-party administrator for our carriers, shares this **commitment to delivering a superior customer service experience through a fast, fair and accurate adjustment process for every insured.**

The 2017 season of Hurricanes Harvey, Irma and Maria (HIM) stretched industry-wide claims resources with the extreme demand placed on CAT property field adjusters, engineering consultants and damage repair experts in Texas, Florida and Puerto Rico. Beyond the industry-wide impact, our Houston office was flooded and CJW's Orlando HQ suffered power loss and employee dislocation.

Against that challenging backdrop, the vast majority of the 3,000 HIM claims were and are being adjusted in a timely fashion. However, CHRONOS Underwriters and CJW are well aware of client frustrations with a significant number of claims where timeliness and communication issues exist. More broadly, we see areas that need improvement throughout the claims process, and we have been working for several months to improve processes and systems to address the lessons learned from the 2017 experience.

Highlights of **CHRONOS Underwriters and CJW's action plan**, which was developed in response to 2017 lessons learned include:

PEOPLE — Pre-event staffing

CJW's senior executive leadership has invested in 10 additional full-time employees **dedicated** to servicing our portfolio along with deeper and broader CJW-Vericclaim collaboration on CAT response staff. As the field adjuster component of service (e.g. site inspection) can be a temporary hire under CAT emergency conditions, CJW has implemented a system to best match and manage the adjuster assigned to a particular claim size/type.

PLANNING — Intake, training and onboarding

CJW is expanding both its vendor/staff pre-event training, and its hours for TPA support. This broadening and deepening of the existing pre-event training will speed up contractor onboarding and **improve response times** for initial insured contact and site inspection.

PROCESS — Standardized reporting

CJW is enhancing its internal and vendor-interaction workflow through a **standardized claim intake** and setup that will reduce duplication, and improve field inspection reporting, billing and claim closure.

TECHNOLOGY — Mobile app and systems integration

CJW and Vericclaim **system integration** and improvement are underway. Prior to the 2018 wind season, there will be a full backup site in Naperville, IL, which will include full data and personnel backup for claims setup and assignment. CHRONOS Underwriters and CJW are working on better account/claim data integration between the two companies, which will reduce/eliminate duplicate data entry during initial/current claim reporting. A field mobile app is being developed to be used at the point of inspection for data capture (e.g. estimate, report, photos). CHRONOS Underwriters is also developing an app for claims submittal and status updates, post-submittal.

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Prior to the 2017 hurricane season, customer satisfaction surveys had consistently shown that over 97% of claimants were pleased with the claims service, and satisfied with the adjuster responsiveness and skill level. Post-2017 hurricane season, CHRONOS Underwriters and CJW identified several areas of improvement within and between the two companies, which will directly result in improved communication and shorter response times on critical claim milestones; those improvements are summarized above.

CHRONOS Underwriters recognizes the importance its clients place on the claims experience, and CJW's role as third-party administrator is a key component of a **positive client experience**. Both organizations have committed additional financial and human resources to this vital client service.



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