



QUARTERLY CLAIMS SUMMARY

QUARTER 3: 2024

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A Note from Our Team

As we enter the last stretch of the year, I want to take a moment to reflect on the incredible work you've all done this quarter. It's been a challenging few months, with significant weather events impacting much of the nation, and I'm proud of the way you've stepped up to meet those challenges.

We've seen an uptick in severe weather across the country this quarter. From wildfires in the West to intense storms in the Midwest and throughout the Southeast, you've demonstrated resilience and dedication in responding to the increased volume of claims. Notably, the Atlantic hurricane season has been particularly active as of late, and forecasts suggest we should remain on high alert for the remainder of the season.

As many of us have seen first-hand, Hurricane Helene had a devastating impact, with catastrophic damages across multiple states. I know many of you are actively deployed, responding to affected areas. Please stay safe and know that your hard work in these tough conditions is deeply appreciated. We're with you every step of the way as you help these communities recover and rebuild.

I'm thrilled to report that we've made significant strides in several key performance areas this quarter:

Claims Cycle Time: We've reduced our overall claims cycle time from 8.63 days in July to 5.92 days in September. This is a huge achievement! Your commitment to improving efficiency is evident, and it's making a real difference for our clients. Keep up the fantastic work.

Quality Assurance: We've maintained exceptional QA scores, ranging between 93% and 94% throughout the quarter. This consistency reflects the high standards of work you deliver every day. Thank you for your attention to detail and commitment to quality.

Timeliness of File Return: For the past two quarters, we've placed a special focus on returning files more timely after inspections. This quarter, we've averaged 2.61 days, down from 2.71 days last quarter. While this is an improvement, we still have work to do to reach our 24-hour goal. I'm confident we can get there with continued focus and diligence.

As we prepare for the final quarter of the year, let's continue to build on this momentum. Our success is a reflection of the hard work and dedication of each of you. With hurricane season still in full swing, we know there may be additional challenges ahead, but I'm confident in our ability to continue delivering exceptional service to our clients and their policyholders.

Thank you for your continued dedication. Let's finish the year strong!

Best Regards,
Your MD Claims Group Management Team



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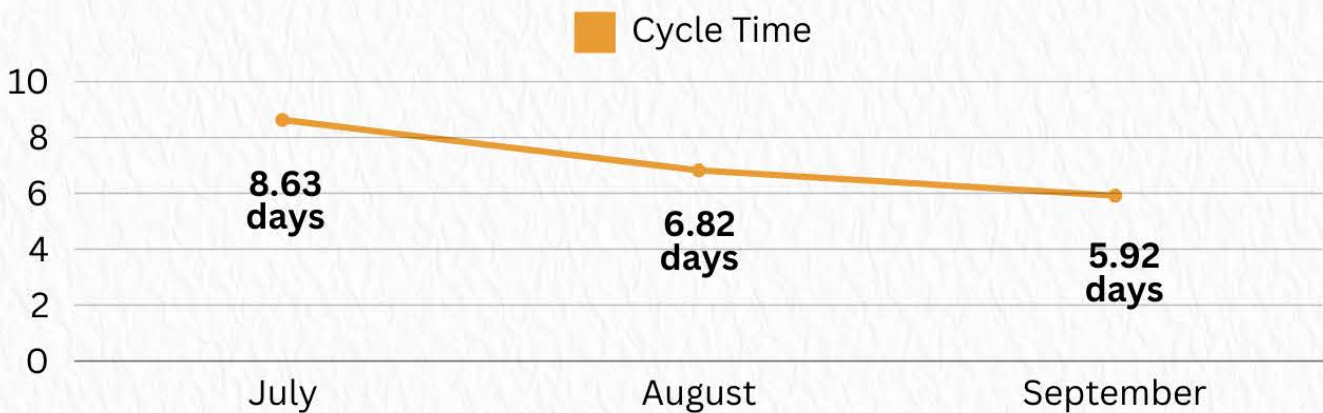
CYCLE TIME REPORTS

QUARTER 3 OVERALL AVERAGES

Total Cycle Time Days	Received to Contacted	Contacted to Inspected	Inspected to Returned
7.12 days	1.08 days	4.04 days	2.61 days

Take a look at your cycle time dashboard in XactAnalysis and see where your stats fall compared to our averages. If you would like to discuss, please feel free to reach out to a member of our management team.

MONTHLY AVERAGE CYCLE TIME: QUARTER 3



Above shows our monthly cycle time average for the second quarter of 2024. Even given the uptick in claim volume, our cycle times continue to reduce and move closer to our goals.

AVERAGE CYCLE TIME EXPECTATIONS

Total Cycle Time Days	Received to Contacted	Contacted to Inspected	Inspected to Returned
< 6 days	< 24 hours	< 72 hours	< 24 hours from inspection

In order to continue to exceed the guidelines of our client partners, we have established the above timeline expectations. While these are the established goals, we fully understand that there can be delays that are out of your control. If that is the case, the file must be appropriately documented noting the reason for delay.



KUDOS!

Thank you to the following adjusters who had consistent cycle times within the above guidelines:

Bradley R. - Albany, LA, **Brent R.** - Chatom, AL, **Christopher P.** - Enterprise, AL, **Chris P.** - Utica, MS, **Chris R.** - Wake Forest, NC, **Craig S.** - Taylorsville, NC, **Eric K.** - Houston, TX, **Greg M.** - , ogalusa, LA, **Gregory C.** - Cocowinity, NC, **Hunter Y.** - Hammond, LA, **James C.** - Wilmington, NC, **Jamie C.** - Wilmington, NC, **Jesse D.** - Bermuda Dunes, CA, **Jonathan B.** - Church Point, LA, **Joshuah A.** - Tupelo, MS, **Kenneth B.** - Houma, LA, **Paul S.** - Port St. Lucie, FL, **Peyton T.** - , Lafayette, LA, **Reid W.** - Shalimar, FL, **Ricky O.** -Conroe, TX, **Robert B.** - Harrisburg, NC, **Rocky G.** - Lafayette, LA, **Sean N.** - San Diego, CA, **Stephen C.** - Covington, LA, **Terri L.** - Fiddletown, CA

QA *Spotlight on* QUALITY ASSURANCE

Each week, 10-20% of all our files undergo a comprehensive quality assurance review. During this process, our team meticulously examines every aspect of the claim handling process from start to finish. Below is a summary of the key areas we assess. If you have any questions or need clarification, please don't hesitate to contact the management team—we're here to support you.

1. Bundle:

- Final bundle report is in the correct format and order, is free from spelling and grammar errors, and includes the appropriate enclosures.
- The final invoice should reflect the correct COL and utilize the appropriate fee schedule.

2. Timelines:

- Cycle times should fall within the guidelines outlined on the previous page.

3. Coverage:

- The coverage amounts, loss location, and applicable endorsements should be validated and applied.

4. Narrative Report:

- The cause and origin should be clearly defined.
- All areas of damage and non-damage should be identified and noted.
- Contents/ALE/Other Coverages should be discussed and damage/loss outlined.
- Prior losses should be outlined and any overlapping damage noted.
- Underwriting concerns and subrogation/salvage opportunities noted.

5. Estimate:

- The scope of all covered damages should be included and inline with estimating guidelines.
- All parameters and settings correct, and current price list applied.
- Correct deductible and limits/sub-limits applied.

6. Sketch:

- Completed, annotated, and in-line with narrative report.

7. Photos:

- Full scope of the loss should be captured, including the cause of loss.
- Photos should be clear with accurate and concise labeling.
- Areas of no damage should be captured and accurately labeled.
- Photos should correspond chronologically with estimate.





IMPORTANT REMINDERS

CLAIM HANDLING

- Update your Xactimate price list to October 2024.
- Files should not be marked as 'Customer Contacted' in XactAnalysis until voice-to-voice contact is made.
- Contact should be attempted 3 days in a row and the file noted. Unable to make contact? Reach out to the agent for assistance and advise the claim's reviewer so that he or she can recommend a contact letter to the carrier.
- Document ALL damaged AND non-damaged rooms and elevations.

WINGSPAN

- If you have not already done so, please make sure all relevant documents have been reviewed and signed in Wingspan.

LICENSING

- October, November, December birthdays - make sure to renew all licenses which expire on your birthday.

NEED TO UPDATE YOUR ADJUSTER PROFILE?

- All address changes, license and certifications updates, and current claims territory updates should be emailed to Info@MDClaimsGroup.com

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