Overview – CAT Workflow

CAT Code is auto-populated from Claims Dispatch

Large Loss adjuster assigns and manages emergency repairs/mitigation services

Auto-route by email based on script from Claims Dispatch

FNOL

ALE (Housing HQ)

Desk Adjust Unit CATINSDAST

Desk Examiner Unit CATFLD

Large Loss Unit CATLRGLLOSS

Field report completed?

Yes

Assigned to Contractor via email

Escalated to DRU to resolve dispute CATDRU

Claim is disputed?

Yes

Assigned to Admin unit for processing CATFAQES

Claim Closed

No

Claim is settled with insured over the phone by desk handler.

Assigned to Field Adjuster via Xactimate

Field report completed?

Notes are copy/paste out of Xactware and into Advance Claims for CWOP or payment.

Insured advised to email or fax estimate and photos.

Estimate received and reviewed by adjuster for accuracy.

Yes

Routed by Claims Dispatch

Insured willing to get their own estimate of damages?

No

Desk adjuster to write estimate over phone with insured to settle claim.

Assigned to Admin unit for processing.

Close claim.

If estimate is not received within 21 days, assign to the Field unit for inspection and resolution.

CAT Desk Adjust Workflow (CATINSDAST)

CATCENTER@cypressig.com

877-476-2068
Dispute Resolution Unit (CATDRU)

Management and decisions are made by SFIG staff within the DRU. DRU is activate approximately 7 days post event or when settlement checks or declination letters are initially be sent to customers. Dispute resolution should be facilitated through re-inspections, negotiations or appraisals.

Customer Care Unit (CCU)

90 days post settlement of a claim, CCU will contact the insured by phone or by email to inquire as to the status of the repairs. CCU will inquire as to the scheduling of repairs, whether or not repairs have yet been completed, or whether or not the funds issued in settlement were adequate for settlement.

General Guidelines

All work will be done through Xactimate and XactAnalysis. Assignments will be made through XactAnalysis.

Week 1 - Inside staff will be available to make outgoing calls as 1st contacts. Call will be designed to give basic mitigation advice, policy specific coverage advice, set handling expectations, and provide field adjuster contact information (if available). Inside staff will also be available to take all incoming calls from policy holders who already have claims. Training and Orientation meetings will be held daily as information becomes available.

Week 2 - Incoming calls will continued to be handled by the inside adjusting work force. The Inside adjuster will have 72 hours to; review and approve field work product. Add a final report/log note to Xact outlining the
COL Coverage Damage Payment etc. If work product fails any of these tests, inside adjuster will correct if possible. If a reinspection is needed, file rejected to Team Lead. Contact and review payment and estimate with policy holder, complete payment or denial letter and prepare outgoing completed claim package. Request payment. Admin staff will prepare check and match check to outgoing package. Admin staff will mail outgoing paper work and check.