



People-focused claims handling

When it comes to retaining business, the claims experience is every bit as important as the coverage.

Company adjusters make all claim decisions based on their in extensive knowledge of our policies. While we do on occasion retain independent adjusters to assist us with estimating, photographs, and measurements, our own experienced staff are the core of our team.

Whenever possible we try to approve payments directly to our customers at the time of in-person inspections. There is no need to submit paperwork for approval to a contracted carrier just to start processing a payment.

Every American Modern® claims associate completes a six-week training program, followed by extended training (hands-on repair, help with obtaining insurance designations, etc.), as well as participating in an on-going audit program. Our program is so well-regarded that other carriers even send their own adjusters to be trained through a division of our company, Specialty Insurance Services Corporation.

Key Performance Metrics

- More than 350 adjusters – across the country
- About 75% of customers are contacted by a rep within 24 hours of receiving their first claim notice, many are contacted on the same day.
- Our management team averages 23 years of experience with the company, and field adjusters average 11 years, plus additional industry experience.
- More than 100,000 claims handled annually.

“Excellent customer service and follow through on claims. Easy to get in contact with a representative by phone or chat.” —California agent, 2019

We're prepared for when disaster strikes

Whether it's hurricanes in the Southeast, tornadoes or hail in the Midwest, or wildfires and mudslides in the West, our goal is the same — close catastrophic claims within 30 days of the initial report.

Recent CATs	Claims closed within 30 days
Hurricanes Laura, Sally, Zeta, Aug-Oct 2020	85.2%
Hurricane Florence, Sep 2018	92.5%
Hurricane Nate, Oct 2017	92.5%
Hurricane Harvey, Aug 2017	92.8%

How do we do it? As much as possible, we streamline our processes and investigation, and we expand our internal staff using associates with claims experience. This helps us to be readily available for when our customers need us the most.

Training and planning are key. We meet our targets by requiring in-depth training for new hires, which includes hands-on construction repairs, followed by continuing education and certifications. We also run models and annual exercises to test the quality of our geo-coded data and to assess how well yesterday's experience matches up to tomorrow's potential disaster.

We leverage video technology to shorten the process

Technology helps us reduce our response time by eliminating delays due to travel time or adjuster/insured schedule coordination. Many claims have been closed in a week or less.

In the initial adjuster contact following the first notice of loss, policyholders may be offered the option to use their mobile phone to start the claim documentation process. We send a text message that, when accepted, opens an encrypted connection to the phone's camera. That allows the adjuster to see the damage as the insured simply points the lens. During the session, the adjuster can ask for a close up or different angles, or to discuss the loss with the customer.

This approach is optional, in case a customer is not comfortable with the technology, or may just prefer seeing someone in person.



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1.)

American Modern Insurance Group, American Modern, AMSuite, modernLINK, and Homeowners FLEX are trademarks or registered trademarks of American Modern Insurance Group, Inc.

© 2021 American Modern Insurance Group, Inc. All rights reserved.

CS_R_21026