



A claims department built on training and service

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

The American Modern® claims team has a lot of expertise when it comes to handling manufactured home claims. Each team member gets specialized training in our Training Resource Center, which is home to several structures, including an actual manufactured home. Agents receive instruction in the kinds of damages that are likely to occur as the result of specific events as well detailed insight into the best courses of action for making sure repairs are handled the right way. Our training is heralded throughout the industry; in fact, several other insurance firms have come to us to assist in training their own claims teams!

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.

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 American Modern, and field adjusters average 11 years, plus any additional industry experience.
- More than 100,000 claims are 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



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