

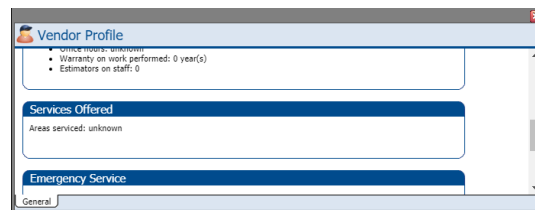
General File Handling Expectations

All adjustments/investigations/estimates should be completed based on the merit of the loss following state and local laws and regulations with any changes/issues noted in the claim report. These are guidelines only and all state and local laws and regulations related to claims handling and settlement would supersede these recommendations.

Assignment and completion of the assigned Symbility estimate should be completed on all referred losses.

Symbility Vendor Profile:

It will be expected that our vendors/partners maintain their Symbility profile with current information regarding contact information, company description, and most importantly services offered. Under the Services Offered section of the profile we expect vendors/partners to provide accurate guidance on the geographic areas they service. This will be critical during the assignment process. Inaccurate or incomplete information in this section could impact the number of assignments received. (See Below)



Cycle Times:

Overall Cycle Time Expectations

Contact – 1 day or less

Inspection – 3 days or less

Returned To Donegal – 7 Calendar Days or Less

Invoicing – With final report and estimate or within 5 days of assignment completion.

Quality Assurance Review (QA Process)

We expect estimates and reports be reviewed via your internal Quality Assurance (QA) process prior to being submitted. Tracking for this process can be handled using Symbility's estimate status. (In progress, completed, rejected, approved, cancelled)

In Progress – Estimate being created and worked on.

Completed – Estimate finished by adjuster, ready for review by QA personnel.

Rejected – Estimate goes back to adjuster for correction.

Approved – Estimate is ready for submission to Donegal.

Cancelled – Assignment was cancelled.

It is our expectation that estimates and reports are returned to Donegal within 7 calendar days from the date you received the file. We would also like invoices to be submitted with the initial report and estimate or within 5 days from the completion of the assignment.

Investigation:

The IA report should include clear concise documentation related to the cause of the loss with the required details to support a coverage analysis. Who, What, When, Where and Why?

- Causation related to plumbing should detail specific pipe sizes, supply type, material,
- Causation related to failure of an appliance or system should document manufacturer, age, material, model numbers.
- Photo documentation of the loss should support the investigative notes
- Photographs to include front and rear risk, overview of rooms, damages, origin and cause, content damages, risk concerns.
- Please do not regurgitate the cause of loss description provided with the assignment
- Statements should be taken on losses involving extensive mold damage (medium sized 10 SF or greater, CAT 2, Condition 3), theft/vandalism, vacancy concerns, or any loss where the house is no longer livable (fire, collapse, extensive mold, extensive damage, etc)

Donegal handling associates should be immediately notified of any potential claims coverage and handling issues.

Donegal claims associates should be made aware of any concerns or required mitigation immediately. Customers should be advised of their duties to mitigate the loss and prevent further damages.

Subrogation:

Donegal's subrogation rights and any evidence retention should be documented in the IA report. The Donegal handling associate should be immediately notified of any subrogation potential.

Salvage:

Salvage potential should be noted in the report and when applicable, in the estimate.

Scoping Expectations:

Estimates for known damages should be written on-site whenever possible. Items with known damage but of unknown repair or replacement amounts should be estimated as zero dollar items (open items) until damages are known.

Estimates should be completed and uploaded for all assignments in [Symbility](#) inclusive of denials/close without payment with photos and diagrams as needed to support inspection activity.

Estimates for CWP/Denial of Coverage should be uploaded with photos and diagrams as applicable to support the investigation of the loss. Estimates should be uploaded as \$0.00 estimates with a text line indicating the disposition of the loss (CWP: reason- Denial of Coverage: reason)

Completed Estimate Uploads:

- A completed QA reviewed estimate with photos and report should be uploaded within 7 calendar days of assignment.(See QA Process) Any issues/extensions should be noted in [Symbility](#) journal notes and communicated through email to handling associate.
- Losses greater than \$10,000 anticipated loss post inspection require immediate notification to handling associate of potential reserve impact and timeline for estimate completion and plan of action. (Email notification to the adjuster is acceptable.)



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- Completing and returning \$0.00 estimates to stop the “clock” is considered a major performance issue.

Supplements and Corrections:

- Requests for supplemental estimate reviews or re-inspection need to be aggressively handled and resolved.
- We strongly suggest a point of contact be provided for simple estimate corrections (wrong/missed deductibles, missed depreciation, typos, etc). If an immediate resolution contact is not provided, it is expected that the assigned adjuster respond to correction requests promptly and quickly provide a resolution to the needed correction.

Reporting and Documentation Expectations

Below is a reference guide outlining needed information in reports for claim specific scenarios. The expectation is the narrative report identifies detailed information related to origin and cause, damages (scope), coverage impacted; building, personal or business property, time related coverages (ALE, LOU, LOR) and proactive plans related to estimating, resolution and follow up.

****Journal Notes****

At this time, IAs should only use Journal Notes for basic communication with Donegal Adjusters. This would include inquiry response (appointment updates, delays, etc), or information requests (deductibles, dec pages, additional contact info, etc). Journal Notes are not to be used for file documentation, any opinions or views, and/or conversations with the Donegal Adjuster about the investigation or loss specifics. File documentation should be placed into the report and any in depth communication with the assigned desk adjuster should be handled via email or a phone conversation.

Loss Investigation and Reporting - Basic Requirements

Wind and Hail (Roof and Siding Losses):

Reports need to discuss the specific details related to the scope and estimate completed:

- Roof/Siding Material Specifics (to include age, type, manufacturer if possible)
- (If age and matching are a concern collection of an Intel sample is suggested-communicate with Donegal associate for Intel needs)
- Roof Pitch (photo support/gauge)
- Roof Height
- Repair v. Replace
- In the case of aluminum or metal roofing materials –salvage? –loss payment offset for salvage.
- Roofer/Contractor involved in the presentation of the loss. If yes, what was discussed at end of inspection? Agreed on damage, disagreed on damage?
- Roofer/Contractor Estimate submitted in presentation of the claim (uploaded with documents)
- Use of ladder assists?
- Any fraud concerns-red flags

Hail:

- Appropriate delineation of damages, test square, hit counts, soft metal damages
- Hail Size and Loss date confirmation – Symbility
- Scope and Evaluation of other potential damages
- Roofer/Contractor involved in the presentation of the loss. If yes, what was discussed at end of inspection? Agreed on damage, disagreed on damage?
- Roofer/Contractor Estimate submitted in presentation of the claim (uploaded with documents)
- Use of ladder assists?

Water Loss- Plumbing/Pipe:

Reports need to discuss the specific details related to the causation, scope and estimate completed:

- Specific Pipe/Plumbing that leaked: (size, supply/drain/ manufacturer etc.)
- Plumbing/Pipe Material Specifics
- Origin and Cause of leak
- Location of origin (room, area)
- Damages
- Mitigation
- Mitigation Vendor
- Mitigation Vendor estimate review (copy uploaded with documents)

Water Damage-Surface/Sub-Surface-Sump Pump Backup-Failure:

Reports need to discuss the specific details related to the causation, scope and estimate completed:

- Origin of Water (sump, sewer, through foundation etc.)
- Relation to nearest body of water, condition of flooding at location
- Rainfall amounts and dates if applicable
- Cause of the loss- (where and how did loss occur)
- Flood/Debris Lines -height, photos
- Water type (Category) if known
- Location of origin (room, area)
- Damages
- Mitigation efforts
- Mitigation Vendor
- Mitigation Vendor estimate review (copy uploaded with documents)

Vandalism:

Reports need to discuss the specific details related to the causation, scope and estimate completed:

- Tenant Vandalism – identify tenant, lease (copy uploaded with documents)
 - Recorded Statement- brief synopsis
 - Location/Area of damages
 - Scope/Damage Narrative
 - Vacancy/Occupancy
 - Police involvement?
- Foreclosure Vandalism/Vacancy
 - Mortgage Bank/Lienholder
 - Foreclosure/Lienholder Inspection documentation
 - Date of loss versus date of discovery
 - Date of last occupancy
 - Same as above



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- Theft of Copper Vandalism/Vacancy
 - Recorded Statement and brief synopsis
 - Same as above

Frozen Pipe:

Considering some of the potential coverage/lack of coverage scenarios we expect the following:

Review Occupancy:

- Is someone living there?
- Are there contents (food in refrigerator) supporting occupancy?
- If a rental, when was it last occupied? Lease?
- Winterization efforts?

Photos of:

- Thermostat and Setting
- Heating System (note to indicate type and working status)
- Oil/Propane Tank and Fill Level (if applicable)
- Broken Pipe/Pipes and Location

Confirmation of Utilities:

- Gas
- Oil/Propane (type of schedule- automatic or as requested oil delivery) (last delivery date)
- Other
- Documentation and supports for any repairs, deliveries etc related to heat, winterization etc.

Commercial:

- Occupancy(Total SF and % occupied)
- Last date occupied – see Commercial direction

If origin/cause and facts are unclear and require confirmation a recorded statement should be considered.

Commercial Frozen Pipe Losses:

At initial contact you should set an expectation that you will need or ask for the following information:

- Type of heat
- Request Utility Bills
- Request pipe be retained /photos taken
- Vacancy Status- how long/%vacant
- Lease-if tenant occupied
- Lease-if vacant prior tenant lease
- Lease-if being prepared for a new tenant (loss of rent/Bll claim preparation)
- Tenant Information
 - Dates of lease termination
 - Date of tenant move/vacancy



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- Plumber/HVAC Company's information and phone number
- Structures under Construction/Renovation
 - Name and Contact Information for contractor
 - Dates
 - Type of construction being completed
 - Photos to support work being completed
- Request time for a brief recorded statement (if coverage is a concern)

CAT loss handling:

- Surface/Sub surface water claims should include water level/flood level heights interior and exterior with proximity to closest body of water noted.
- Surface/Sub Surface water claims involving sump failure should note reason for failure, flood conditions, power failure, any exterior or interior drains.
- Flooding conditions need to be documented in the narrative and through photo supports.
- Hail damage to roofs should be clearly noted with chalk and test square indications.
- Hail damage inspections require an evaluation of all external surfaces ie roof, siding, windows, HVAC etc.



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ESTIMATING EXPECTATIONS

All adjustments/investigations/estimates should be completed based on the merit of the loss following state and local laws and regulations with any changes/issues noted in the claim report. These are guidelines only and all state and local laws and regulations related to claims handling and settlement would supersede these recommendations.

Onsite Estimating: We encourage the accuracy and reduction in cycle time generated by on-site estimating practices.

Quality Assurance: We ask that reports and estimate be subject to your internal Quality Assurance review prior to submission. (See General File Handling Expectations)

Estimates uploaded and QA approved by your internal review process will trigger export to Donegal Claim System. This will trigger notification to claims handler which should expedite the settlement process for our customer and the expense payment to your firm.

General SYMBILITY Consideration:

Our shift to Symbility does require some re-education in terms of what is included with a particular line item. Please do not assume a function or material is included with a scope item as it may be with other estimating systems. Please verify what is or is not included in a line item and adjust your scope accordingly.

Some examples:

Siding – Siding does not include j-channel, f- channel, inside/outside corners.

Paint – Paint does not include prep, masking, removal and resetting of outlets, switch plates, registers.

Every effort should be made to associate repairs with a known scope line item. Custom Entries/Miscellaneous Items/Bid Items should only be used in those circumstances where there is no known comparable item in Symbility.

General Estimating Practices:

Depreciation should be applied on a unit/line item basis based on the age and condition of the building or contents items presented. Please do not depreciate materials 100% without clear reasoning and careful consideration.

Overhead and profit should be considered based on the complexity of the loss and the potential need for a general contractor to complete the repairs. Support as needed in your report.

Sales Tax should be considered and included in the estimate based on the individual state/local/municipal laws and markets being served.

Salvage potential should be noted in the estimate when appropriate. Use of a miscellaneous item to show a homeowner retained credit can be used.

Diagrams should reflect all rooms/exposures damaged. By default Symbility deducts openings and objects (cabinets, built-ins, etc) as they are added to the estimate. No changes should be made to this default setting.

Measurements should be rounded up to the nearest inch and documented in the Symbility diagram.

Annotations showing the origin of the loss and extent of damages are preferred but not required.

Scope Specific Considerations:

Tear out vs Remove: Symbility handles removal/demolition with separate line items. The “remove” activity considers a careful removal of an item so that any collateral damage is limited. An example would be when only a pipe boot is being removed or a ridge vent, but the surrounding shingles are not damaged. The “tear out” activity is for more traditional demolition. Tear out should be used when consideration for damaging an item or the surrounding area during removal is not critical. For example tearing out the ridge vents or pipe boots when the entire roof including the vents are being replaced.

Roofing: Symbility scope line item for roof removal and replacement with debris removal should be considered whenever possible.

- Tear out of the roofing shingles includes removal of the shingles, felt, nails, ridge cap/shingles and starter row.
- Removal/tear out of drip edge, ridge vents, pipe jacks, flashings etc. are **NOT** included in the roof removal scope.
- The addition of Height and Steep Charges should be documented

Plaster: Scope item for replacement of wood lath plaster should be plaster over gypsum board.

Paint: Seal and paint one coat on new drywall. Seal and paint two coats on new plaster. Considerations can be made for darker color and coverage.

Carpet: Please review Symbility flooring grade descriptions and pick the material which aligns with the description. In situations where a material price may be in dispute please secure ITEL flooring samples. Please look to secure these samples in a manner that is not invasive to the insured. (Secure from a closet, under a piece of furniture, etc) Carpet waste should be considered using the Rollout Calculator.

Over-scope/Overlap: Estimates should be reviewed to ensure that Symbility scope operations have been reviewed for potential overlap, over scope and under scope.

Areas of Opportunity

- Adjuster estimation of carpet tear out and replacement (identical scope item in mitigation estimate).
- Inclusion of dumpster when roof scope includes debris removal.
- Painting line items no longer include masking or typical prep work. This will need to be scoped in addition to your painting line item. Painting items do include the use of drop cloths.
- Excessive use of labor hours for demolition, clean up, supervision. (explanation required)
- Move and reset Contents: adjusting to room sizes or concentration of contents.
- Batch-Assembly usage with failure to address the loss specifics.

- Waste calculations should consider actual material needed to complete the repair. Please utilize the Rollout Calculator for rolled flooring.
- Flooring – Removing underlayment and removing the vinyl tile/sheet good.
- Wall/Ceiling Finishes – Removing wallpaper when drywall is being removed, scraping ceiling texture/popcorn when drywall is being removed.

Emergency Services/Water Mitigation:

Accepted estimates from vendors should be added as a bid item and be reviewed for accuracy and for any potential overlap with adjuster estimates. This should be documented in the report as well. This includes use of additional labor, set up and monitoring charges, labor minimum charges, etc. These bid items should include drying information (dryout logs) as needed to support the estimates. Please remember to address taxes and overhead and profit when adding these bid items.

Emergency service call costs should be addressed with mitigation vendors. Water mitigation companies are in the emergency service business it should be included in their labor and equipment charges. If the vendor indicates they mobilized based on a request for services and the mitigation job was minimal or not needed, consideration for their effort to respond can be considered with a service call.

Cleaning of vendor equipment should only be considered when the loss involves category three water, mold, or other chemical/biological contaminants. Any inclusion of equipment decontamination scope should be documented in the report.

Base Service Charges/Labor Minimum Usage:

Minimums charges should be used based on the merit/scope/damages of the claim. They should not be factored into unit cost and should be removed from estimate/scope when the need for additional labor costs is not required. The easiest way to figure the minimum charges is to write your scope based on individual line items and exact quantities for materials and labor. If the estimating system identifies the need for a minimum, review the recommendation and decide whether it is appropriate or not.

Vendor estimates should be reviewed for base service charge/labor minimum usage. The expectation should be that these charges are not factored into the unit cost.

Contents:

Content estimates should be complete via a Donegal Content Inventory Form or an excel format that capture the information detailed below. This form can be submitted with the dwelling estimate or report.

Needed Information:

Location (Room), Quantity, Description, Age, Manufacturer, Model Number, Serial Number, Place Of Purchase, Original Replacement Cost, Current Replacement Cost.

Depreciation should be applied on a unit/line item basis based on the age, condition, and use of the contents items presented. Please do not depreciation materials 100% without clear reasoning and careful consideration.