



PROPERTY ADJUSTER CCMS DUO™

TEAM APPROACH TO PROPERTY FIELD CLAIMS



TWO HEADS ARE BETTER THAN ONE.

In a catastrophe scenario, the efficiency of a team is unparalleled. CCMS Duo™ enables us to take a two-headed approach to claims handling with a duo of adjusters. The field adjuster inspects, scopes, and immediately returns their documents with the CCMS Duo™ mobile app. Their desk adjuster partner stands ready to write the claim, including estimating and bundling the report back to the carrier for disposition. The quality and consistency of CCMS Duo™ inspections are superior and over the course of a 30-day deployment, we can show measurable improvements in claims handling times and file accuracy. The CCMS Duo™ team can travel, scope, and write within a manageable timeframe and they further their advantage by resting in the evening rather than writing through the night.

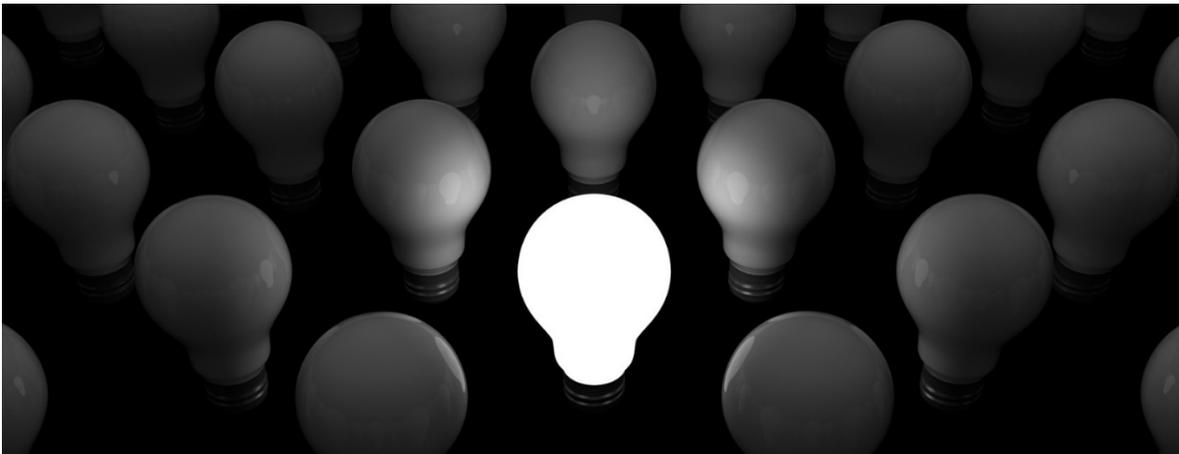
CAT FATIGUE

Too much... too quick

Fatigue is a very real and debilitating mental health condition that independent adjusters must cope with, especially so during catastrophe situations. During catastrophe deployments, adjusters spend all day traveling, inspecting, and scoping – but they are still not done. They still need to complete their report including their estimate, preferably that evening. This process occurs day in, day out until all claims have been inspected. Stress builds as time goes on - claims are quickly scoped but often are not fully written within the timeframes required by the insurer’s service level expectations. Not to mention requests for file revisions or corrections on top of all that. Can you deploy for 30 days and complete 50 files or more in that time?

Coping skills

When a CAT happens, it is all hands-on deck – for potentially months at a time. More experienced adjusters have developed the necessary skills to work through the shock of dealing with work burnout or overload, but not everyone is at that level. Others suffer in silence as they experience firsthand the ever-growing workload piling up in front of their eyes, all while fielding the phone calls of frustrated insureds. The more inspections the adjuster performs, the more paperwork the adjuster must complete on the backend. An unfortunate but real-world effect of field adjusters being overloaded is that they can become indifferent or drop the files entirely.



Sleep deprivation and little exercise

The effects of sleep deprivation and a lack of exercise are plentiful. Your immune system becomes less active, your risk for diabetes increases 3x, and your blood pressure increases. Leptin- your appetite control hormone takes a hike, and you are at greater risk for auto accidents. You would also be at higher risk for: depression, irritability, weight gain, anxiety, and forgetfulness (per study by John Hopkins sleep research).

Money makes the world go round

“I can tough this out as long as I get paid”. The CAT environment can be described as an unrelenting, non-stop work environment where weakness and fatigue are often not admitted. Adjusters should ask themselves if they can do better for themselves by working with CCMS Duo™ instead of depriving themselves for a month, or months at a time.

CCMS DUO™ PROCESS

CCMS Duo™ works primarily with a team of two people: the field adjuster and the desk estimator. The field adjuster uses the CCMS Duo™ proprietary app to capture information during the field inspection including photos, damage descriptions, and scope notes.

Information about the inspection and damage is gathered within the intuitive app. The app also allows the field adjuster to take and label photos and create the required sketch. The user will take scope notes of the damages observed, all within the app. Once the inspection is complete, all this information is immediately uploaded to our internal claim system.

Close more claims faster

CCMS Duo™ was designed to enhance the ability of the field adjuster to close more claims faster during a catastrophe event. As an example, we can assume an adjuster performing services with the CCMS Duo™ system can see and inspect five (5) properties per day. During a CAT event, seven (7) days in the field would be required for a large influx of claim files, totaling 35 claims a week. All inspections with CCMS Duo™ require no estimating, revisions, or supplements. Pay is dependent on the number of files completed in the field on a weekly basis. No software fees ever...NONE.

CCMS Duo™ service product will be offered to qualified independent field adjusters on the CCMS & Associates roster. **For more information**, please attend one of our upcoming training programs to learn and secure a qualifying spot with CCMS Duo™.

Join our nationwide roster by submitting your resume to careers@ccmsclaims.com.



That's a BINGO!

Make approximately 45% more than traditional full adjusting. PAID WEEKLY.



All about Input

Easy to use software and instant upload of documents.



Close Quicker

Make more money with more claims, with less stress.