



PHASE I

PHASE II

PHASE III



STEP 1 1-3 DAYS

STEP 2 5-7 DAY

STEP 3 14 DAYS

STEP 4 5-7 DAYS

STEP 5 30-45 DAYS

STEP 6 5-10 DAYS

STEP 7 3-5 DAYS

STEP 7:1 60-90 DAYS

STEP 7:2 6-12 MONTHS

- 1. **Process Begins** - Insured has provided all requested documents to ECS and contractual agreement is signed, process of performing post loss obligations is undertaken.
- 2. **Initial Inspection** - ECS Field Adjuster inspects damages to your property, assess information, and ensure claim is valid and able to proceed.
- 3. **Proof of Loss** - Submit sworn POL (Proof of Loss) package to insurance carriers, demands sent and carrier put on notice.
- 4. **Mutual Inspection** - Schedule a mutual inspection with insurance carrier and ECS Field Adjuster.

- 5. **Desk Adjusting** - Insurance Carrier Desk Adjuster and ECS Desk Adjuster attempt to negotiate a fair settlement for your loss.
 - ↳ TDI Complaints, Comparative Analysis Reports, Engineer Report Rebuttals and Complaints, emails and phone calls.
- 6. **Final Demand** - Final demand for payment sent to carrier due to carrier refusing to indemnify insured in full.

- 7. **Escalation** - We have received a no from the carrier on payment. We discuss with you the options moving forward.
 - ↳ **7:1 Appraisal** - Less adversarial but potentially more risky of an option vs legal. Insured is required by law to hire their own appraiser, and pay any fees incurred per the insurance policy. ECS will be available throughout this process for guidance and referrals as needed.
 - ↳ **7:2 Legal** - file suit against the insurance company to recover any damages to you and your property not paid by the carrier.

PAYMENT EXAMPLE

Replacement Cost Value	\$40,000
Deductible	\$2,000
Net Claim	\$38,000
Recoverable Depreciation (Amount Temporarily Withheld by Your Insurance Company Until Repairs are Completed)	\$8,000
Check from Insurance Company	\$30,000
Public Adjuster Fee (10% of Replacement Cost Value)	\$4,000