

TOTAL CONTENTS ONE YEAR RESULTS

Total Contents is designed to work and collaborate with insurers and their contractor partners to manage all aspects of contents claims — ensuring the greatest level of streamlining, cost control and transparency — enabling adjusters to do more from the desk.



28%
improvement
in cycle times

66%
less cost in
indemnity

100%
performance
excellence
guaranteed

edjuster's Total Contents program provides greater collaboration amongst all key vendors onsite, is designed to control the many aspects associated with contents manipulation and it drives more items to cleaning, restoration and repair, resulting in greater accuracy, lower replacement cost value and indemnity/payout of claims.

Total Contents delivers:

- Significant, measurable cost savings in more accurate RCV and indemnity payout of claims
- Collaboration with contractors to manage field process, control all aspects of current market contents manipulation
- Enabling adjusters to do more from the desk without the risk of losing control of claims

Year 1 Total Contents results:

- Hundreds of contents inventories completed, totaling over \$4.1M in RCV, with a documented claim payout of \$1.4M due to repairing or restoring items versus replacing
- 58% fire loss claims, 42% water loss claims.
- 19% of the claims included wood restoration, 75% textile cleaning and 35% electronics cleaning

Total Contents case studies:

- A residential fire claim with extensive smoke damage, including textiles, electronics and miscellaneous contents restoration. Estimated replacement cost was approximately \$260,000. The final cost of restoration was \$75,000, with only \$4,000 in non-salvageable. This provided a more accurate claim payout and the retaining of important items to the customer by 71%. If the insurer had not chosen the Total Contents solution, they would certainly have exceeded policy limits.
- A residential fire claim with extensive water and smoke damage throughout the home. With Total Contents, the family of six was able to pack out and salvage every article of clothing in the 2500 sq ft house.



edjuster's Total Contents program has demonstrated significant improvements in cycle times and overall reduced indemnity cost when using an edjuster representative dedicated to managing all aspects of the contents process.