



## HURRICANE MICHAEL & TOTAL CONTENTS: Beyond Basic Inventory

**EDJUSTER'S TOTAL CONTENTS PROGRAM LAUNCHED IN NOVEMBER 2017 AND IN THE 15 MONTHS SINCE, HAS SUCCESSFULLY MANAGED HUNDREDS OF CONTENT CLAIMS.**

During this time, edjuster has been involved in managing many claims resulting from catastrophes such as Hurricane Michael. Hurricane Michael was the third-most intense Atlantic hurricane to make landfall in the United States and it was the strongest storm on record in the Florida Panhandle. Hurricane Michael caused at least \$14.58 billion (2018 USD) in damages, with at least \$3.3 billion in insurance claims in the U.S.





## HURRICANE MICHAEL CAT Total Contents claims examples:

A unique, high end wine collection owned by a customer proved to be a challenge to inventory by the insurer. edjuster enlisted the services of Cork Counsel, and their ability to evaluate very high end wine collections is a complement to the typical contents inventory. This innovative service determined that the collection was, in fact, not damaged by the hurricane, resulting in a significant cost savings to the insurer. This highlighted the fact that edjuster's expertise and partner network was truly beneficial to both insurer and customer.

edjuster was referred to another adjuster to complete a comparative estimate on a contents pack-out. Through the course of the comparative inventory, we were able to deliver a more effective inventory with better values, benefiting both the insurer and customer—with more accurate pricing and a faster turnaround.

During CAT situations such as the Hurricane Michael response, edjuster responds quickly with a dispatch of onsite team members to the affected areas.

### THE MATURATION OF TOTAL CONTENTS HAS DELIVERED THE FOLLOWING BENEFITS TO OUR INSURER PARTNERS AND CUSTOMERS:



Fast tracked CAT Response. Resulting in very positive customer feedback and overall reduction of cycle times.



Documentation of salvageable and non-salvageable inventory items at one time--saves time and money.



Produced estimates for cleaning of affected inventory items. Elimination of reliance on cleaning companies resulted in faster settlements.



Effective and reliable partnerships with Total Contents partners. CRDN managed the textile and electronic cleaning/repair estimates of claims, which enabled streamlining and efficiencies of the claims process.

One unique aspect of CAT situation is the salvageable contents component of contents claims. Often, restoration companies are brought into claims to manage contents inventory. As this is not their area of expertise, there is concern for the ability to service the insureds salvageable contents. Luckily, edjuster already had everything in place to write cleaning estimates on the claims that had been inventoried, ensuring a seamless experience for the insurer and customer.

Our unique relationship with CRDN enabled us to hit the ground running on these claims. We had everything in place with CRDN before our reps arrived in Florida. We gave our reps instructions to separate textiles and a crash course on how to mitigate further losses to textiles. With the process we put in place we were able to have CRDN service all of our claims within 24 hours of our reps being onsite.

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.

For more information about edjuster's TOTAL CONTENTS solution, please contact us at 1 (866) 779-5950 or [www.edjuster.com](http://www.edjuster.com)

**edjuster**