DEFT CLAIMS

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SERVICE RATES

CLAIMS ADJUSTING SERVICES

Executive General Adjuster - $225 per hour
CAT Executive General Adjuster - $250 per hour
General Adjuster - $150 per hour
CAT General Adjuster - $175 per hour

- *GAs shall carry designations qualifying them as such (Deft Claims does not employ or subcontract consultants who do not maintain designations and certifications justifying their title as we are a firm that caters primarily to the commercial and HNW spaces)*
- *EGAs are required for claims involving 5 or more buildings (as indicated by policy declarations) or where the initial combined building or dwelling/personal property/inventory reserve is greater than $500,000*
- *A $350 minimum applies to all GA assignments as does a $500 minimum for all EGA assignments (does not apply to denials, no claims, erroneous assignments or withdrawn claims which have defined fees detailed at the bottom of the formal fee schedule beneath)*

APPRAISAL SERVICES

Residential Appraiser - $150 per hour
High Net Worth Residential Appraiser - $200 per hour
Commercial Appraiser - $200 per hour
Umpire - $300 per hour

- *Properties with building/dwelling limit of $1,000,000 or higher or personal property/inventory limit in excess of $500,000 considered high net worth*
- *Umpire rate is for Jeremiah Kiefer (umpire list recommendations available otherwise)*
- *Minimums of $350 (residential appraiser), $450 (HNW and commercial appraisers) and $700 (umpire) apply*

ADVANCED TECHNOLOGY SERVICES

3D-Mapping - $225 per hour (min $500)
Measurement Reports - $150 per hour (min $350)
Moisture Assessment - $150 per hour (min $350)
Drone Technician - $125 per hour (min $300)

- *Drone pilots are FAA certified (as defined by FAA part 107 for commercial UAS operators)*
- *Basic drone technician services include transfer of raw data to client exclusively*
- *Measurement and thermal imagery report(s) available for roofs, exteriors and interiors*
- *Minimums of $300 (drone technicians), $350 (drone technicians providing measurement and/or moisture reports) and $500 (3D-mapping services) apply*

CONSULTING SERVICES

Claim Consultant - $225 per hour
Expert Witness - $175 per hour
Senior Field Inspector - $125 per hour
Field Inspector - $100 per hour
Senior Estimator - $100 per hour
Estimator - $75 per hour

- *Estimation rates for desk assignments only (no inspection or travel time unless specifically negotiated)*
- *Senior field inspectors and estimators required for projects anticipated to exceed an RCV of $500,000 (coverages A, B & C combined)*
- *Minimums of $200 (estimators), $300 (field inspectors), $450 (expert witnesses) and $550 (claim consultants apply)*

2020 INDEPENDENT CONSULTANT FEE SCHEDULE

Gross Loss Range	Regular	CAT Hurricane
$0.01 - $1,000.00	$300.00	$350.00
$1,000.01 - $2,500.00	$400.00	$450.00
$2,500.01 - $5,000.00	$500.00	$550.00
$5,000.01 - $7,500.00	$575.00	$625.00
$7,500.01 - $10,000.00	$650.00	$700.00
$10,000.01 - $15,000.00	$800.00	$875.00
$15,000.01 - $20,000.00	$900.00	$975.00
$20,000.01 - $25,000.00	$1,000.00	$1,075.00
$25,000.01 - $30,000.00	$1,150.00	$1,250.00
$30,000.01 - $40,000.00	$1,300.00	$1,325.00
$40,000.01 - $50,000.00	$1,450.00	$1,525.00
$50,000.01 - $75,000.00	2.5% - min $1,625.00	2.7% - min $1,800.00
$75,000.01 - $100,000.00	2.4% - min $2,125.00	2.6% - min $2,300.00
$100,000.01 - $125,000.00	2.3% - min $2,625.00	2.5% - min $2,800.00
$125,000.01 - $150,000.00	2.2% - min $3,125.00	2.4% - min $3,300.00
$150,000.01 - $200,000.00	2.1% - min $3,625.00	2.3% - min $3,800.00
$200,000.01 and up	2% - min $4,125.00	2.2% - min $4,300.00
Supplemental assignment	T&E	T&E
Structural total loss	T&E	T&E
No claim or denial	T&E (min $100)	T&E (min $125)
Erroneous assignment	$75.00	$100.00
Claim withdrawal	$100.00	$125.00

- *Gross loss range shall mean the RCV to repair/replace prior to application of depreciation and deductible. In the case of time and expense, it shall also mean the lesser of the policy limits or the agreed cost to repair or replace. In either case, should the loss exceed the available coverage, gross loss shall mean the total amount of coverage available.*
- *Handling of personal property, loss of use, business interruption and any other attention to secondary coverages will be billed at time and expense.*
- *Supplemental assignments billed at time and expense including mileage and drive time (from mile 1) except for circumstances where a Deft Claims' consultant made an obvious error during handling of assignment per requirements of contract between Deft Claims and its client.*
- *Erroneous assignment shall mean a claim that was assigned in error*
- *Claim withdrawn meaning a claim withdrawn by the insured prior to inspection of any kind (assignment will be treated as a no claim or denial once inspection takes place).*

TRAVEL EXPENSES

- *Airfare, hotel and rental car expenses billed at cost*
  - *No charge for consultant's time in air*
  - *No charge for mileage when driving rental car*
  - *In the event a Deft consultant chooses to drive to deployment in lieu of flying and in turn renting an auto, a single roundtrip will be billed from consultant's home office to point of deployment (no charge for deployment/return drive time in this scenario)*
- *Drive time calculated from mile 1 from contractor office, or in the event of deployment a hotel or established physical address otherwise*
- *Mileage calculated from mile 51 from home/office or in the event of deployment a hotel or established physical address otherwise*
- *Mileage billed at IRS rate for year when assignment received*
- *Tolls and parking to be billed at cost*
- *No charge for per diem (unless specifically negotiated)*

CONDITIONS

- *Hourly rates are billed in 6-minute increments*
- *No ancillary administrative charges applied unless specifically outlined by client approved proposal*
- *No separate charge for photographs or telephone*
- *Ladder assists and experts, as approved by our clients, shall be billed at cost*