

Service Standards
Quarterly Compliance Report
4th Quarter - 2020

| Item | Standard | Met? | Comments |
|--|--|------|---|
| Policyholder Claim Response | | | |
| PH 1 st contact | Within 24 hours | ✓ | |
| Claims Coverage/Process Explanation. | Upon 1 st contact, by phone or in person. | ✓ | |
| Forms | Prompt delivery of necessary policy claim forms. | ✓ | Where applicable or required. |
| Frequency of Contact | Every 30 days unless otherwise agreed | ✓ | |
| Claims Settlement | 7 days of receipt of sufficient documentation & adjustment | 89% | Not met in 3 instances relating to service provider invoices. |
| Claims Payments | Within 7 days of claim settlement | ✓ | |
| Explanation of Adjustment/Payment | Required in writing wherever differs from Amt. Claimed. | 93% | Not formalized in 2 of the reviewed files |
| Broker/Agents Claim Response | | | |
| Opening notice | Completed weekly by Claims Administrator | ✓ | For all |
| Coverage Issues – Broker/Agent notification | At earliest opportunity after issue becomes apparent. | n/a | Not applicable on reviewed files |
| Denial of Claim – broker notification. | Concurrent with or in advance of notification to the PH | n/a | Not applicable on reviewed files |
| Claim Closing Notice | Completed weekly by Claims Administrator | ✓ | For all |
| FMRP Claim Response | | | |
| New Claim Notice | As per FMRP reporting guidelines. | ✓ | Eligible claims were reported in the period. |
| Claim Status Reports | 60 day minimum or as file progress dictates. | ✓ | |
| Litigation/Mediation/Settlement Negotiation. | 30 days in advance of any scheduled hearing. | n/a | Not applicable on reviewed files |
| Reinsurance Recoveries in excess of retention | Filed concurrently with payments | ✓ | Current on eligible files |
| Claim Closing Reports | Concurrent with file closing | ✓ | Notices were submitted on files closed in the ;period. |
| OMIA Claims Response | | | |
| Claim Statistics & Statistical Corrections | Automatic input. Corrections completed with Fin Dept. | ✓ | |
| Interdepartmental Claims Response | | | |
| Error, deficiency, change notice or item of interest | U/W and L/C should be notified within 7 days. | ✓ | Record of communication documented on claim file |

Legend:

- ✓ Denotes 100% compliance for all eligible files reviewed
- % Denotes the percentage of compliance for the eligible files reviewed
- x Denotes 100% non-compliance for the service item.
- n/a Indicates that the service item was not applicable to any of the files reviewed.

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Notes:

- The Service Standard Quarterly Compliance Report is a summary of the results of the monthly reviews, conducted concurrently with our monthly Adjuster File Reviews. A random sample of three files per staff adjuster is reviewed monthly. An Adjuster File Review Report is prepared along with a Service Standards Claims File Checklist for each file. Accordingly, the quarterly report summarizes the results of the 27 files reviewed during the period.
- Results in term were positive with a just a few instances where service timing and fullness were outside preferred standard.