



GLOBAL SERVICE RATES Q1-2,2024

| TIME & EXPENSE HOURLY RATES (PRIMARY) | | | | |
|---------------------------------------|-------|------------|--------------|-------|
| SERVICE TYPE | DAILY | CAT (+10%) | NAMED (+20%) | MAJOR |
| Executive General Adjuster | \$250 | \$275 | \$300 | TBD |
| General Adjuster | \$175 | \$192.50 | \$210 | TBD |
| Senior Estimator | \$215 | \$236.50 | \$258 | TBD |
| Estimator | \$135 | \$148.50 | \$162 | TBD |
| Peer Review | \$135 | \$148.50 | \$162 | TBD |
| Claims Consultant | \$250 | \$275 | \$300 | TBD |
| Building Consultant | \$250 | \$275 | \$300 | TBD |
| Appraiser (delta <\$250K) | \$215 | \$236.50 | \$258 | TBD |
| Appraiser (delta >\$250K) | \$250 | \$275 | \$300 | TBD |
| Senior Imaging Specialist | \$215 | \$236.50 | \$258 | TBD |
| Imaging Specialist | \$140 | \$154 | \$168 | TBD |
| Senior Risk Consultant | \$250 | \$275 | \$300 | TBD |
| Risk Consultant | \$215 | \$236.50 | \$258 | TBD |
| Triage Team Lead | N/A | \$295 | \$324.50 | TBD |
| Triage Team Member | N/A | \$195 | \$214.50 | TBD |
| Drive Time | \$85 | \$93.50 | \$102 | TBD |

| CAT FEE SCHEDULE (REQUIRES MUTUAL DEFT/CLIENT APPROVAL) | | | |
|---|--|----------------|---------------|
| GROSS LOSS ADJUSTED | FLAT FEE | IMAGING ADD-ON | TOTAL FEE |
| Erroneous Assignment | \$75 | - | \$75 |
| Claim Withdrawn (Pre-Inspection) | \$100 | - | \$100 |
| Claim Withdrawn (Post-Inspection) | \$400 | \$400 | \$800 |
| \$0.00 - \$19,999.99 | \$900 | \$400 | \$1,300 |
| \$20,000 - \$39,999.99 | \$1,400 | \$400 | \$1,800 |
| \$40,000 - \$59,999.99 | \$2,000 | \$400 | \$2,400 |
| \$60,000 - \$99,999.99 | \$2,700 | \$450 | \$3,150 |
| \$100,000 - \$199,999.99 | 3% | \$500 | 3% + \$500 |
| \$200,000 - \$499,999.99 | 2.5% (min. \$6,500) | \$650 | 2.5% + \$650 |
| \$500,000 - \$999,999.99 | 2.25% (min. \$13,150) | \$800 | 2.25% + \$800 |
| \$1,000,000+ | 2% (min. \$24,300) | \$1,000 | 2% + \$1,000 |
| Re-open/Supplements | Time & Expense (see above service rates table) | | |

QUALIFIERS

- *Catastrophe rates are based on PCS-ISO/NOAA code/event severity determination.*
- *General Adjusters are assigned to claims assignments by default.*
- *Executive General Adjusters involvement is required for claims where the initial dwelling/building reserve exceeds \$500,000 or when warranted by merits of the claim such as elevated exposure, complexity, or otherwise. Depending on location, an EGA may be assigned/reassigned as the lead consultant or simply co-assigned with a GA to collaborate, peer review, and/or provide general oversight.*
- *Peer review rates apply to assignments where a Deft Executive General Adjuster is not involved. When an EGA is assigned, peer review will be billed at an EGA rate.*
- *Senior Estimators are necessary for estimation assignments greater than \$500,000 or due to complexity.*
- *Senior Imaging Specialists are IRT certified or necessary to oversee large complex imaging projects in which case prior client approval will be gained.*
- *All Deft drone pilots possess the necessary commercial Remote Pilot certificate from the FAA.*
- *Most Risk Management assignments are completed at a flat fee; however, if T&E makes sense, posted above are our hourly Risk Consultant rates.*
- *Deft offers tailored triage services to facilitate general yet detailed assessments of PIFs during the hours and days immediately following a notable CAT event.*
- *In the event of a Major Hurricane, Deft will negotiate unique rates on a client-by-client basis as supply and demand dictate, including consideration for a fee schedule to both simplify billing and attract top in-demand adjuster talent.*
- *Deft's fee schedule pricing product includes:*
 - *Prioritized communications with client, insured, and involved parties otherwise.*
 - *Thorough inspection including extensive imaging data capture through a combination of standard, aerial, thermal and virtual tours as applicable.*
 - *Expedited reserving (same day as inspection whenever possible).*
 - *Expedited reporting to include:*
 - *Virtual Tour*
 - *PDF Photo Report*
 - *Xactimate Estimate (for undisputed covered damages only)*
 - *Captioned Narrative Report*
 - *Relevant Weather & Measurement Reports*
- *Referencing the fee schedule table, gross loss shall mean the total amount of agreed cost to repair or replace without consideration for depreciation, deductibles, coinsurance, or policy-related limitations otherwise.*

EXPENSE REIMBURSEMENT

- *Deft will assess a \$125 administrative fee per daily assignment for file intake, dispatch, and time & expense log audit. This fee increases to \$150 during CAT events.*
- *Deft will assess an additional \$25 technology fee per assignment where we are required to utilize a specific claims management system (Xactanalysis, ClaimsConnect, etc.).*
- *Deft will assess a \$75 fee to re-open files which have been closed more than 14 days at our client's request in order to retrieve data our client chose not to download while the file was open or during the 14-day grace period which followed.*

- *Mileage is billed at the current IRS rate per mile from mile 1 utilizing our consultant's home, primary office, or in the event of deployment, a hotel or established physical address otherwise.*
 - *There will be no charge for CAT deployment mobilization unless the claim(s) merit(s) higher expertise such as the involvement of an EGA or Claims Consultant at which time travel fees will be discussed with the client.*
 - *Should Deft choose to bring in a consultant from another market to handle any assignment, mileage/drive time will be capped at 250 miles.*
 - *Consultants will carpool where possible on multi-day, multi-consultant inspections.*
- *Deft is committed to providing our clients with capacity within 100 miles of the top 50 US mainland media markets. That said, we are happy to negotiate a fair fee to travel outside of these areas on an assignment-by-assignment basis.*
- *Virtual tours are billed at \$0.030 per square foot.*
- *Approved travel expenses, ladder assists, measurement/weather reports, official reports, parking/tolls, postage/shipping, and approved rental equipment will be billed at cost.*

TERMS & CONDITIONS

- *Deft's "Global Service Rates" apply to all client billing where an agreed upon volume discount associated with a Master Service Agreement is not established at the time of file assignment.*
- *The Deft Group bills exclusively on a time and expense basis.*
 - *Time billed in 3-minute (reflected on time log as 0.05 hours) minimum increments.*
 - *Deft will provide detailed activity and expense log in support of its invoices unless billing is less than a pre-approved range.*
- *Deft's assignments, other than those billed on a fee schedule basis, remain open until at which time authorization to close the file is received in writing. Open files will continue to be reported on, and thus continue incurring billable services, a periodic basis (typically monthly).*
- *Deft will interim invoice in unison with formal report submission when initial services rendered exceed \$1,200 in billing, or continued services rendered exceed \$500 in billing.*
- *Assignments cancelled pre-inspection are discretionarily billed at \$75 each.*
- *Assignments cancelled post-inspection are billed at the higher of \$150 or time and expense incurred.*
- *Deft requires invoices to be paid in full upon receipt.*
- *Deft offers a 2% discount for invoices paid via ACH within 15 days of invoice date.*
- *5% interest fee will be applied to invoices not remitted within 30 days of invoice date, and an additional 5% will be added every 30 days thereafter.*
- *Service rates will be reviewed bi-annually.*