

| Adjuster Title*       | Hourly Rate |
|-----------------------|-------------|
| Account Adjuster (GA) | \$195       |
| Senior Adjuster       | \$170       |
| Adjuster              | \$160       |
| Building Consultant   | \$225       |

**Additional Charges:****Administrative Fees:**

- File opening and set-up: \$95
- Mileage: Prevailing IRS rate per mile
- Drive time: Adjuster hourly rate
- Ordinary office expense: 18%
- Digital photos: Included
- Color prints of photos: \$2 each (*provided upon request from client*)
- Sales tax: Charged where statutorily required

**Allocated Expenses:**

- The quoted hourly rate fees do not include costs associated with allocated expenses, including, but not limited to: legal expenses, field investigations, direct travel costs, expert fees, records, etc.
- Allocated expenses will be handled on an actual cost (pass-through) basis

| Specialty Service   | Rates   |
|---|---|
| Forensic Advisory Services  | Forensic Accounting Intern: \$100/hour<br>Forensic Accounting Analyst: \$124/hour<br>Forensic Accounting Analyst II: \$137/hour<br>Forensic Accountant: \$158/hour<br>Senior Forensic Accountant: \$189/hour<br>Manager: \$215/hour<br>Senior Manager: \$236/hour<br>Director: \$257/hour<br>Administrative Services: \$86/hour                                     |
| Subrogation Recovery Services   | Pricing varies and is dependent upon program  |
| Contents Services   | Contents Field Adjusting: \$126 – \$189/hour<br>Desk Adjusting: \$120/hour<br>Field Capture: \$100/hour<br>Pack-out bill review: \$550 – \$750 flat fee<br>Pack-out field inspections with multiple vendors – claims over \$20,000: T&E at rates above<br>Inventory desk audit: \$950 – \$1,500 flat fee<br>Inventory desk audit – losses over \$30,000: \$120/hour |
| CXP (Customer Experience Property)                                      | Task only (photos of damage, brief report): \$135 – \$271 flat fee<br>Task plus (photos, diagram, scope of damage, brief report): \$287 – \$417 flat fee<br>Desk adjusting (rates determined at time of assignment): Contact national sales manager   |
| Mitigation Bill Review  | Audit review personal lines \$0 – \$25,000: \$305 flat fee<br>over \$25,000: \$100/hour<br>Audit review commercial lines \$0 – \$25,000: \$399 flat fee<br>over \$25,000: \$131/hour  |
| Staffing solutions  | Contact your national sales manager for pricing   |
| T&M Pro Services<br>(additional licenses provided at a discounted rate) | Software and training – first 3 licenses: No charge<br>Bill review services (with estimate provided): \$158/hour + 1.6% of total savings<br>Other third-party validation: \$131/hour<br>Clerk of the Works services: starting at \$142/hour + expenses  |
| Fire Investigations   | \$165 – \$250/hour  |
| Forensic Engineering (various disciplines)                              | \$250 – \$425/hour  |
| Environmental Services  | \$125 – \$385/hour  |

### Service Definitions:

#### Forensic Accounting Services:

This service includes the measurement of time element, inventory, property damage claims and other claim accounting

#### Subrogation Recovery Services:

Our recovery team focuses solely on the recovery effort. We have extensive experience negotiating and managing the litigation of recovery claims.

#### Contents Services:

This service includes determining the loss by capturing a comprehensive and accurate inventory of business or personal contents.

#### Building Consulting:

Our in-house building consulting team provides trusted and accurate replacement cost estimates and manages the project from start to finish.

#### CXP (Customer Experience Property):

A fast model, supported by innovative technology, designed to simplify the independent adjustment process and improve customer satisfaction.

#### Environmental Services – EFI Global:

This service includes full-service environmental consulting and engineering.

#### Fire Investigations – EFI Global:

This service provides specific details of fire loss, enabling you to determine coverage, fraud and subrogation possibilities.

#### Forensic Engineering – EFI Global (various disciplines):

This service provides a detailed loss analysis by a qualified and certified engineer.

#### Mitigation Bill Review Services:

This service is the auditing of losses involving water, asbestos abatement, mold remediation, trauma cleanup and fire, including post-catastrophe.

#### Staffing solutions:

This service sources skilled, trained, credentialed and licensed adjusters for temporary staff augmentation needs. Sedgwick's Staffing Solutions is a staffing agency with a robust roster of on-demand adjusters for all lines of insurance adjusting and audit services.

#### T&M Pro Services:

Time and material software used to review and evaluate contractor estimates and invoices.

**Indemnification: By accepting the Sedgwick services, you agree to the following:** Sedgwick shall be fully responsible for exercising reasonable care at all times in the performance of its obligations hereunder. However, if Sedgwick is named as a party to any litigation or proceeding, or is the subject of any claim or demand because of its actions on behalf of Client, Client agrees to indemnify, defend, and hold Sedgwick, its officers, directors, employees and agents harmless from any and all losses, damages, costs, judgments and expenses (including attorney's fees and costs) with respect to any such litigation, proceeding, claim or demand, unless and until a finding is entered to the effect that Sedgwick failed to exercise such reasonable care in the performance of its obligations hereunder. Sedgwick agrees to indemnify, hold harmless and defend Client, its directors, officers, employees and agents from and against any and all liabilities, loss or damage that they may suffer as a result of any claim, demand, cost or judgment against them arising out of the negligence or willful misconduct of Sedgwick in connection with its performance under this Agreement, provided that such acts or omissions do not arise out of or relate to oral or written instructions, procedures or forms supplied by Client or to Client's internal management or adjustment of its claims. Each party agrees to keep the other fully informed of any matter for which it is defending, holding harmless or indemnifying the other party. Each party reserves the right to appoint its own counsel, at its own expense, regarding any matter defended hereunder and to approve any settlements of same.