



Tree Removal & Restoration

Enable your policyholders to get back to what matters most with a fast, seamless experience. Hancock offers our network of tree removal firms to carriers with the ability to combine that service with our inspections, estimating, and even roofing contractors if desired. Hancock's Tree Removal Service drives indemnity accuracy while lowering loss adjustment expense (LAE) and dramatically speeds up the recovery process for policyholders.

WHY CHOOSE HANCOCK?

National Network

Hancock has assembled a national network of credentialed, licensed, and insured tree removal specialists.

Our team saves carrier procurement and claims teams significant amounts of time by evaluating, selecting, and managing

vendors on their behalf at no additional cost while also ensuring proper scope and fees for their work.

Managed Resource

All tree service vendors in the Hancock network are managed closely for performance and quality. Our specialists are trained to provide the

documentation necessary for carriers to accurately adjudicate the claim.

Price variance and **over-charging** is removed as Hancock's experts hold all tree vendors to **industry-standard** pricing and limiting their work to covered scope.

Integrated Services

When Hancock's tree service is combined with other services; carriers are experiencing dramatic operational efficiencies, and homeowners are having a better experience while getting their lives back to normal.

CARRIER BENEFITS

Decreased Cycle Time

When employing Hancock's tree removal service with inspections, estimating, and managed repair, carriers can save weeks off of traditional claims processes that involve multiple vendors and associated delays.

If carriers choose to just combine tree removal with our full property inspections, we are able to mitigate and assess within 24 to 48 hours, thus

providing policy holders with a superior experience and adjusters with faster reserving ability.

Indemnity Accuracy and Reduced LAE

Our national network enables rapid mitigation response. Including our tree service with tarping and **board-up** as needed mitigates the extent of damage to the insured property, ensuring claims cost containment.

Our active management of this network assures our clients of accurate pricing, and combining with our inspection and estimating provides LAE savings of 50% or more.

Reduced Adjuster Burnout

Adjusting staff is increasingly difficult to attract and retain, and we help keep your team happy and productive.

Carriers are seeing a 70% increase in adjuster productivity by using Hancock to support their claims adjusting process.

Policyholder Satisfaction

Our integrated offering provides a **"one-stop shop"** for adjusters to quickly respond to fallen trees on insured structures and eliminate the burden and frustration policyholders typically experience with these traumatic events.

FastPath

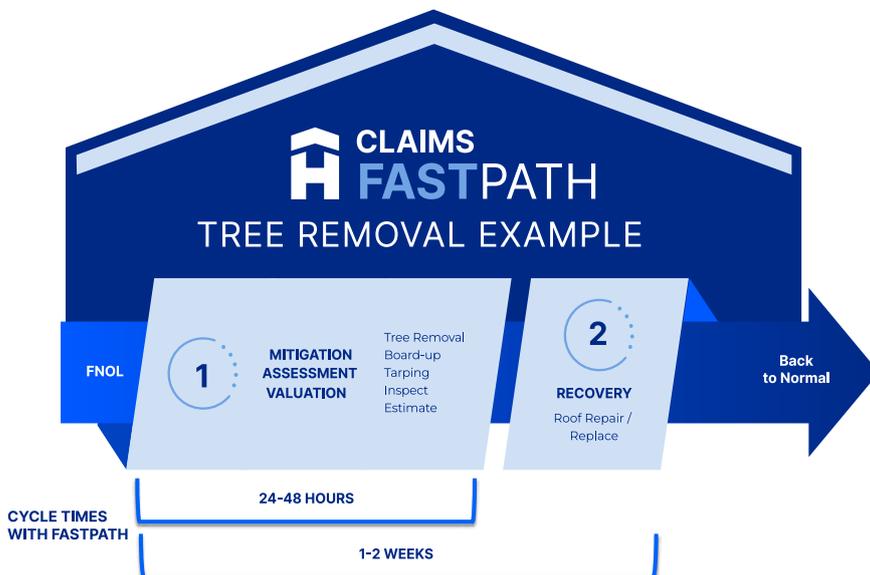
Bringing It All Together

Hancock Claims' proprietary and exclusive integrated service delivery process, called FastPath, combines needed services to achieve maximum claims cost containment and cycle time improvement. These benefits are achieved through a seamless integration of claims services covering the entire claims lifecycle. Adjusters simply engage Hancock and all phases (mitigation, assessment, valuation and recovery) of a property claim that may include exterior, interior and contents components are handled.

FastPath Example – Tree Removal

When a tree falls on insured structures, a traditional claims processing model would require adjusters to manage multiple service providers across all phases of the claim.

A typical timeframe would be 2 to 3 weeks to engage and deploy a tree service, followed by a property inspection firm, then getting an estimate for repairs. When the time to actually repair and get the property to **pre-event** state is added, the process can total 2 months or more.



By engaging Hancock and our unique FastPath integrated service delivery process, all activities needed for mitigation, assessment and valuation of a tree removal claim are typically completed in just 24 to 48 hours.

And if a policyholder chooses, our network of vetted contractors can mobilize for repair or replacement work at the estimate already provided, thus shrinking the time from FNOL to full recovery to 1 to 2 weeks.

Adjusters realize significant time savings and enjoy a simpler process. Policyholders also experience less frustration and a speedier recovery.

Consolidating services needed for a tree claim with one vendor enables a multitude of carrier benefits that cannot be realized using multiple vendors or vendors lacking Hancock's nationwide network, technology integrations, and streamlined workflow.