

CAT Claim Handling and The General Star Advantage

The Property Division delivers unparalleled responsiveness and resolution of CAT-related claims. Our policyholders can expect a first-class claim experience when a CAT event strikes.

Catastrophe Claim Handling Benchmarks

- > First Report of Claim: 24 hour contact with insured, including identification of assigned field adjuster.
- > Initial Inspection: scheduled with insured within 48-72 hours from First Report.
- > Initial Report: delivered within 7-10 days of Initial Inspection, describing scope of loss.
- > Advance payments: issued within 24 hours of request by field adjuster.
- > Final claim payment managed with sense of urgency and understanding of policyholder needs.
- > Coverage: commitment to prompt identification and resolution of coverage issues.
- > Brokers and agents are copied on adjuster assignments to ensure quality communication between all parties involved in the loss.

CAT Field Adjuster Network

- > General Star maintains a network of experienced and licensed CAT field adjusters dedicated to responding to CAT assignments by General Star.
- > We work exclusively with pre-contracted General Adjusters, who are CAT-experienced insurance claim professionals. We do not engage "storm troopers" or temporary estimators posing as insurance adjusters.
- > Assigned CAT adjusters handle General Star claims exclusively.
- > Adjusters are trained in General Star policy forms, claim handling procedures and policyholder servicing expectations, which streamlines the adjustment process and accelerates final resolution.
- > Our Adjusters are capable of providing advice and expertise to insureds with regard to "Best Practices" to follow in the wake of a loss.
- > Adjusters are not concentrated in CAT prone areas, which reduce the risk of inadequate responsiveness or availability to our policyholders.
- > Our adjuster network and General Star are battle-tested. Together they have handled over 1,300 Commercial Cat Losses over the last five years.
- > Communication: 100% electronic communication system and paperless claim files equals superior communication in CAT-affected areas.



General Star Indemnity Company and **General Star National Insurance Company**
are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.

General Star Claim Staff

- > Our Property claim examiner staff has an average of 15 years of service at General Star, in addition to prior industry experience.
- > Our staff operates with significant settlement authority levels designed to avoid delays and deliver quicker decisions to achieve final adjustment with sense of urgency.
- > All coverage determinations and payment decisions are made by General Star staff which means consistent results for our policyholders.
- > Our staff understands its responsibility for delivering a first-class claim experience for our policyholders.

Property Claim Contact

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To contact General Star in the event of a CAT:

*During regular business hours:
Telephone: 203 328 5700 or toll free 800 624 5237*

*Outside regular business hours:
Telephone 203 610 0271 or toll free 800 868 7069*

Underwriting Contacts

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“In August 2005, Hurricane Katrina rendered our office uninhabitable in a matter of hours. No phones, no computers, and most importantly, no ability to service our policyholders when they needed it most. General Star came to the rescue with a variety of emergency responses all designed to help our mutual insureds. They really stood by us, and demonstrated an extraordinary understanding of how to respond to a major hurricane.”

– Wayne Forest Sr.
President & CEO, Forest Ins. Facilities
Metairie, LA

General Star

120 Long Ridge Road, Stamford, Connecticut 06902
www.generalstar.com

General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations