

Auto-Owners Insurance Company

2016 Cat Fee Schedule

GRADUATED FEE SCHEDULE

1.	\$0.00	\$2,500.00	\$380.00
2.	\$2,501.00	\$5,000.00	\$530.00
3.	\$5,001.00	\$10,000.00	\$620.00
4.	\$10,001.00	\$15,000.00	\$730.00
5.	\$15,001.00	\$25,000.00	4.2% min \$740.00
6.	\$25,001.00	\$50,000.00	3.65% min \$1,200.00
7.	\$50,001.00	\$100,000.00	3.15% min \$1,950.00
8.	\$100,001.00	and up	Time and Expense

TIME AND EXPENSE

Adjusting Fee: \$85.00 per hour

Does not apply while travelling and includes phone and photos.

Business Income & Extra Expense Fee: \$100.00 per hour

➤ *Hourly rates are billed in 6 minute increments.*

➤ *Time and Expense is negotiable on losses over \$150,000.00 (Storm Team approval is required)*

Mileage: \$00.50 per mile

Travel: \$45.00 per hour

Does not apply while adjusting

MULTIPLE BUILDINGS/LOCATIONS:

- **Graduated Fee Schedule:** (1) location with multiple buildings.
Exceptions for complexity may be submitted to the Home Office Storm Team for approval.
- **Time and Expense:** Any claim that exceeds (1) location.

CONTENTS:

- **Graduated Fee Schedule:** Total amount of contents adjustments (up to \$5,000.00).
If greater than \$5,000.00 or complex, please refer to Home Office Storm Team for contents vendor.

ADDITIONAL LIVING EXPENSES:

- **Graduated Fee Schedule:** Up to (1) month's ALE calculations may be applied.

WATER AND SEWER BACKUP:

- **Graduated Fee Schedule:** Gross loss, not to exceed the endorsement limit plus deductible.

PHOTOS:

There should be enough photos taken to reflect all damaged and/or non-damaged areas.

TELEPHONE ADJUSTMENTS:

- **\$90.00** Documentation of adjustment should be included in file.

WITHDRAWAL OF CLAIMS:

- **\$45.00** Withdrawal prior to appointment being scheduled:

Report must include a brief explanation for withdrawal. This charge applies only if appointment has NOT been scheduled.

- **\$75.00** Withdrawal prior to Inspection:

Report must include a brief explanation for withdrawal. This charge applies only if appointment has been scheduled and is cancelled the following day or later (reports must include dates of contact, inspection, and cancellation). However, if the appointment can be filled, fees will not apply.

SUPPLEMENT/RE-INSPECTION:

- **Graduated Fee Schedule:** (adjuster error) When additional estimated damages are found, we will pay the difference between the fee levels, if applicable.
- **Time and Expense:** On site re-inspection
- **\$90.00 Fee:** Telephone re-adjustment

Exceptions for complex telephone re-adjustments may be submitted to the Home Office Storm Team for approval.

CATASTROPHE COMPANY INVOICES:

- Invoices must be attached to file.
- Invoices are paid at the time the file is approved by Auto-Owners Insurance Company.
- Auto-Owners Insurance Company reserves the right to adjust an invoice and pay the invoice amount after any estimate adjustments are made to the replacement cost amount.

HOME OFFICE NOTIFICATION REQUIREMENTS: (e-mail: dl.AOStormTeam@aoins.com)

Personal Lines: Claim exceeds - \$50,000.00
Commercial Lines: Claim exceeds - \$50,000.00

Auto-Owners Insurance Company reserves the right to revise the fee schedule at any time.