

FCSRMC Pre and Post CAT Storm Process

March 1, 2026 to March 1, 2027

1. **Pre-Storm/Pre-Positioning of Mitigation:** FCSRMC to provide Disaster Remediation (DR) firm/Sedgwick the Statement of Values (SOV) and contacts for the colleges in the path of the storm (to include cell phone #s and Satellite #s if available). These colleges will be contacted by DR firm five days prior to predicted landfall. The purpose of this contact will be to obtain an assessment of the college's priority needs and to confirm all necessary points of contact for each college. DR firm will inquire as to whether the college has any vulnerable structures. If so, the college may be asked to take pre-loss photos. DR firm will also address equipment and manpower needs to be able to respond post storm as needed. It is recommended that each college have debris monitoring and debris removal vendors in place in advance and to coordinate with local agencies that may want to utilize the college's property post-loss.
2. **Post-Storm:** Affected college(s) will first contact DR firm to address their emergency service needs, mitigation and temporary repairs. Mitigation is a priority. DR firm will assess the damage. College will immediately send their Accident Incident forms to FCSRMC, identifying most severe/priority damage buildings to include post-loss photos. College is also to submit a claim via the Davies system. DR firm will immediately notify FCSRMC, Davies, and Sedgwick with preliminary loss information. The colleges should document all damage even if the damage is minor. College will be requested to identify a point person(s) with authority to assist with evaluation of damages and participate in the loss adjustment process.
3. If the total storm loss is minor (estimated <\$5,000,000), Davies/Sedgwick field adjusting (Brian Schuknecht – to include JS Held as may be warranted – to include notice to Jessica Eldridge for overall coordination) will handle resulting claims and inform FCSRMC of the extent of Sedgwick field services needed. Field adjusting expenses to be paid off the claim file. If the total storm loss is estimated >\$5,000,000, Gallagher will put the excess carriers on notice. Sedgwick coordinating adjuster will lead the adjustment effort. Davies will set up claim files for the purposes of processing loss payments in line with SOV for ongoing tracking and reporting.
4. After initial inspections (***to include the college business officer/designee***) Sedgwick will assign the appropriate vendors/consultants including JS Held building consultants and forensic accounting according to carrier guidelines. Sedgwick will identify the need for experts in advance and provide an estimated budget for each expert to Berkshire. This will facilitate the setting of appropriate reserves and expense management. ***College to refrain from paying DR invoices/advances until adjuster review for reasonability and appropriate***

documentation. Depending on the scope of loss, Sedgwick may request an advance based on estimated repair costs. ***Any subsequent loss adjusting site visits to include invitation to college business officer/designee.*** After site visits, a brief summary meeting should be held with key college contacts.

5. Communication to be established at regular intervals (at college discretion) to discuss the status of the claim to include the affected college and FCSRMC and all supporting parties – Davies, DR, Sedgwick, JS Held, Gallagher, FCSRMC etc. as appropriate.
6. JS Held will contact affected colleges to set up a webinar to review the claims documentation process and the associated templates. Colleges will upload documentation to JS Held as received. The JS Held portal will be the repository of information for the college, Sedgwick, Davies and FCSRMC. JS Held will include FCSRMC on the webinar invitations for the regular review meetings with the college so FCSRMC may be kept informed of the timing of loss payments issued. JS Held can add columns to the spreadsheet to facilitate college tracking needs.
7. Sedgwick will recommend payment in conjunction with Davies via the JS Held spreadsheet based on review of the documentation provided by the colleges. JS Held to email Davies and College approval worksheet to support checks issued by Davies. Checks to include the building number (or name or other reference as requested by the college) as the first item in memo field to facilitate application to open receivables.