

# PILOT

Service | Innovation | Community

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# OUR STORY



Pilot started the way many businesses start, at the kitchen table. Walter Pilot saw a need and he had an idea. With his wife Grace by his side, he met with an executive of a major insurance company.

He pointed out that like all insurance companies they employed plenty of adjusters to get the job done day-to-day, even when there was a decent sized storm, but if there was a major disaster...a catastrophic event, they didn't have the human resources to get services to the insureds as fast as they would like, nor as fast as they had promised their customer.

And it would be impractical to carry all those people on the payroll 365 days a year. The insurance executive was rightly skeptical of Walter's idea. Walter said, "If our adjuster team isn't at least 5% more efficient than your team, you don't have to pay us. If we are more efficient, then you'll hire us for the next storm." After a bit of conversation, a deal was struck and sealed with a handshake.

## 40 years later, Pilot is still working for our first client.

We have learned a lot over the years. And yes, we've made a few mistakes, but we have always learned and gotten better because of them.

In 1983 Walter started Pilot. Pilot was a family business then and Pilot is a family business today. And we're still operating on the same principles that started with Walter Pilot:

- Make quick decisions for our clients: that will make us different and better.
- At Pilot, our number one rule is: We do what we say we will do. No matter what. Our word is our bond.
- Treat every client like they are the only client. Be nimble. Be responsive. We know that is more important than ever.
- Regardless of our client's size, every Pilot client receives individualized service by a dedicated team of managers and adjuster resources led by a member of the Pilot family. Our word is our bond.
- Be grateful when people choose to work for Pilot and treat them like they are part of the family.
- Give back. Be humble.



# THE PILOT DIFFERENCE

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## OUR PEOPLE. PERIOD.

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### Adjusters

We have the best-trained, most engaged team of adjusters in the world. Why? Because we continually invest in their personal success through training, support for CE's and licenses, putting the best, most modern tools in their hands and waking up every day thinking of ways to make their life and jobs better.

However, all of that is meaningless without Pilot leadership taking a personal interest in the success of each and every adjuster who joins our team. We know they have choices, and if they choose Pilot, we treat them the way we want to be treated, like part of the family.

### Adjuster Support

When an adjuster is in the field, many things are thrown at them all the time. Our team of cool-headed professionals who work behind the scenes, make sure our adjusters are never alone.

### Managers

This is our “been there, done that” team. There is almost no problem, no encounter, or no insured's crisis that we haven't faced. Our management team supports our adjusters, whether inside or in the field, using experience as a guide to help navigate the most difficult claim situations. Whether you are an adjuster or a carrier, our managers have your back.

### Directors

Every good field operation has a good field general. Our directors, the men and women of Pilot with the closest relationships to our clients, also maintain close contact to the action in the field. Every Director will give you their private cell phone number so you can call them day or night to resolve a problem if one arises. Just one more way that Pilot is always on.

**The better we are, the better we all are.**



# THE FAMILY

As a family business, we don't have to answer to outside shareholders, venture capitalists, or some outside board. We decide what is most important to the operations of our company. And we will always choose what is best for our client and what is best for our team.



**Curtis Pilot serves as President and CEO of the Pilot Family of Companies.**



**Rodney Pilot is a Senior Officer and Board Member of the Pilot Family of Companies.**



**Hunter Pilot is Senior Vice President at Pilot.**



# OUR FACILITIES



**Mobile, AL**

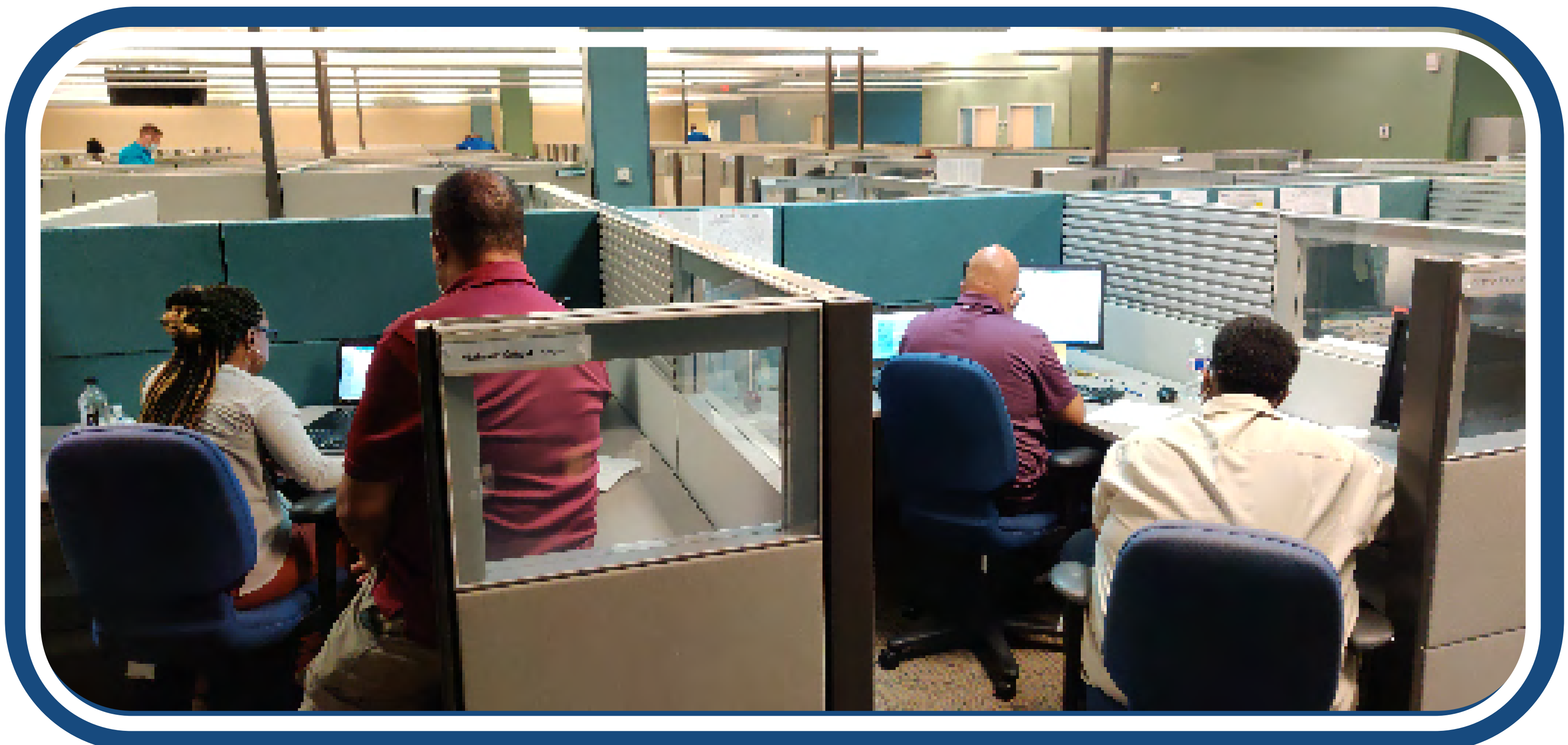


**Fort Worth, TX**



**Richardson, TX**

With 11 offices, Pilot offers its clients facilities with over 4000 turnkey workstations.



Our training facilities in Fort Worth and Mobile provide our adjusters with live, in-person training that closely simulates the conditions they will see in the field.

- **Mock homes with a variety of exterior and interior finishes**
- **Specialized training for Flood losses**
- **Auto training**
- **Rope and Harness/Steep Roof training**

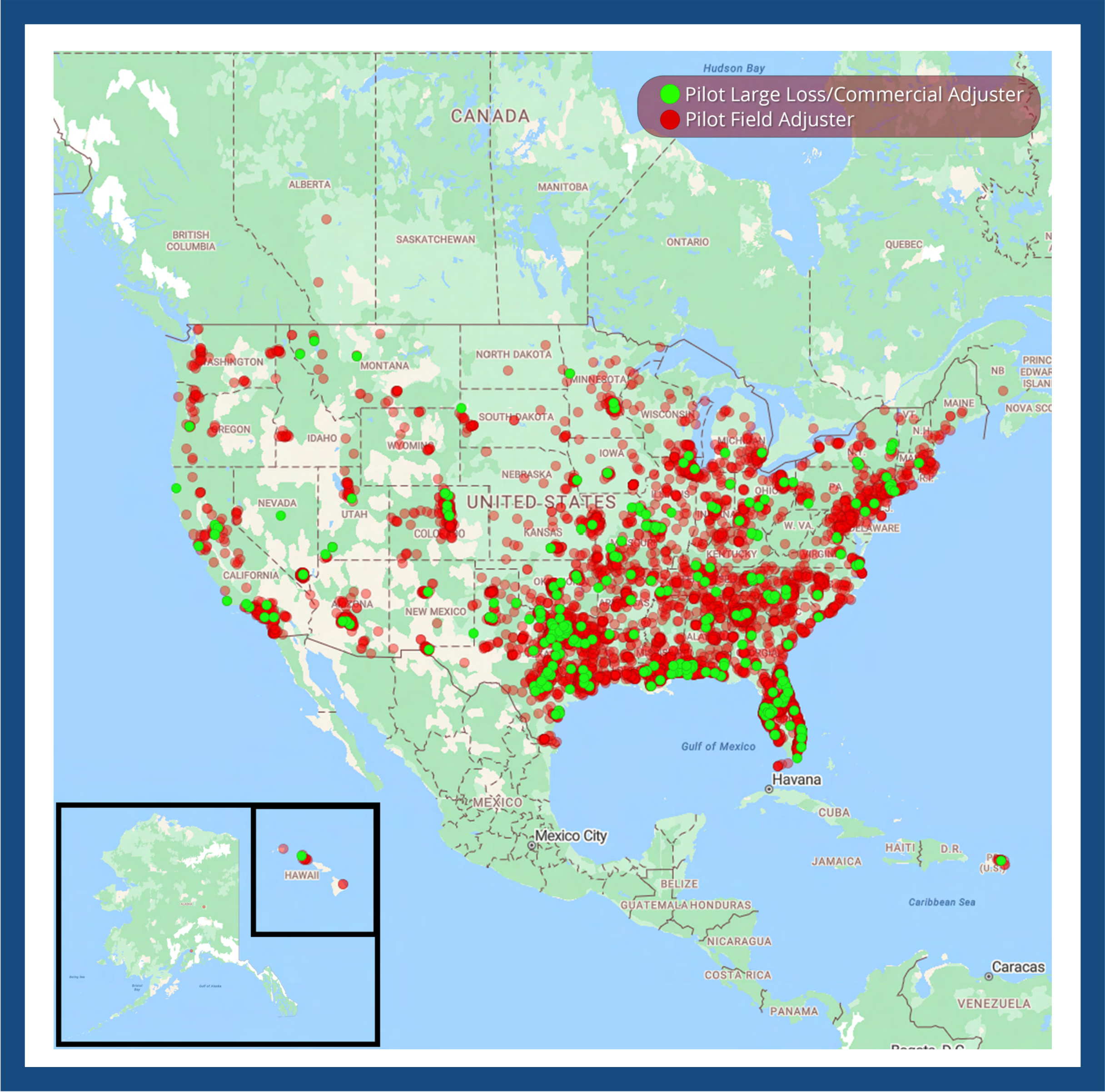




# DAILY CLAIM SERVICES

Pilot’s nationwide footprint ensures we can have a licensed and experienced field adjuster on your customer’s doorstep anywhere in the country on short notice. Daily desk adjusters are available to work in your office, our office, or remotely.

**Need an Expert Adjuster to manage a large complex claim?**  
**Pilot has a deep bench of *Pilot Accredited* General Adjusters, Managing General Adjusters, Administrative Adjusters, and Excutive General Adjusters, all of whom have passed a rigorous vetting and accreditation process.**



**Pilot’s daily adjusters are experts in all aspects of claim investigations:**

- Residential
- Auto
- Commercial
- Inland Marine
- High Net Worth
- Flood
- Specialty Lines
- Farm & Ranch



# CATASTROPHE CLAIM SERVICES

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Pilot has worked every major storm in the past 40 years. Every year we have thousands of adjusters working for dozens of clients in diverse roles. Our roster of adjusters is unparalleled in our industry; our compliance department is integrated with NIPR to ensure every resource is properly licensed.



We don't define what a catastrophe is, you do. When you anticipate your customers will experience a significant loss in an impacted area, that's when the Pilot team goes into action.

Pilot is ready to staff your catastrophe claim operation from A to Z, from the first claim reported until the last claim is closed:

- **Support staff**
- **Call Center**
- **IT personnel**
- **Office Facilities (mobile and fixed)**
- **Inside adjusters**
- **Outside adjusters**
- **Complex Loss Adjusters**
- **Contents and ALE Specialists**

***It doesn't matter what type of catastrophe your customer is facing:  
Pilot is always on. Anytime, anywhere, every time.***



# PILOT: YOUR PARTNER IN FLOOD CLAIMS

For over four decades, Pilot Catastrophe has been a leading force in flood claim management, trusted by both the National Flood Insurance Program (NFIP) and private insurers.

What sets us apart:

- **Unmatched Expertise:** With over 40 years of experience handling flood claims, Pilot has a proven track record you can trust. We've seen it all and know how to navigate the complexities of flood insurance claims efficiently.
- **Fairness & Compassion:** Our dedicated Flood Management Group is committed to ensuring a fair and accurate estimate for covered flood damages. We understand the emotional toll of a flood, and our team treats every case with empathy and respect.
- **Fast & Efficient Claims Processing:** Our innovative Claims Command software streamlines communication. This translates to faster claim closures and keeps all parties involved, informed and up-to-date throughout the process.
- **Leading-Edge Technology:** Pilot Catastrophe is dedicated to staying ahead of the curve. We provide our adjusters with cutting-edge tools like Settle Assist for Flood, Dispatch Manager and Claims Command, empowering adjusters with advanced technology and data analysis. This allows them to work more productively, leading to quicker and more accurate claim resolutions.



## LEADING THE WAY IN FLOOD CLAIMS TECHNOLOGY

### Claims Command: Revolutionizing Flood Claim Resolution

Streamline your flood claims with Pilot's innovative web-based software, Claims Command.

- **Effortless tracking:** Real-time updates keep everyone informed.
- **Seamless integration:** Works with your existing systems, saving time.
- **Actionable insights:** Monitor performance and ensure smooth claims processing.
- **Enhanced communication:** Clear collaboration eliminates delays.

### Dispatch Manager

Pilot's tech suite streamlines flood claims:

- **Smart dispatch:** Matches closest qualified adjusters to claims.
- **Real-time updates:** Mobile app keeps everyone informed with push notifications.
- **Data-driven insights:** Configurable dashboard tracks KPIs and assigns efficiency ratings.
- **Seamless integration:** Works with Xactimate/XactAnalysis for smooth data flow.

### Settle Assist for Flood: The All-in-One App for Faster, Smarter Flood Claims

Flood adjusters built Settle Assist for Flood to:

- **Simplify assessments:** One-touch data entry and Xactimate integration for faster, more accurate estimates.
- **Stay compliant:** Built-in NFIP guideline engine ensures claims meet necessary regulations.
- **Work smarter:** Real-time photo management, speech-to-text, and reduced paperwork free up time for safe, efficient work.

## FLOOD SERVICES



- **Field and desk adjusting all lines**
- **Residential**
- **Manufactured (Mobile) Home/Travel Trailer**
- **Small Commercial**
- **Large Commercial**
- **Condominium (RCBAP)**
- **50 States and Puerto Rico**
- **On-site or Remote**
- **Flood Adjusting School with hands-on learning**

[pilotcat.com](https://pilotcat.com)

PILOT

**THE PILOT PROMISE:**  
Our goal is to exceed expectations as we aim to set new industry standards, providing unparalleled support to your policyholders in times of distress by consistently delivering exceptional customer experiences.

ALWAYS ON.



# COMMERCIAL CLAIM SERVICES

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**The right commercial  
general adjuster for  
your claim**

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- National footprint of Pilot Accredited Adjusters
- Adjuster skillset matching by claim attributes (severity/complexity/peril)
- Commercial estimating for any size loss
- Business Personal Property
- Loss of Income and Loss of Use
- Specialty Lines

## COMMERCIAL DAILY CLAIMS HANDLING

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- Qualified Commercial resources who are local to the area of the loss.
- A customized approach aligned to your claims handling practices and guidelines.
- Communication and reporting specific to your requirements, meeting or exceeding your cycle time requirements.

## COMPLEX COMMERCIAL LARGE LOSS CATASTROPHE PROGRAM

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At Pilot, we are revolutionizing how Complex Commercial Catastrophe Claims are handled.

- Our industry-leading training and credentialing program for General Adjusters prepares them to manage multiple complex commercial catastrophe losses singularly or in a team approach.
- Pilot has implemented this program to equip our adjusters with the skillset and resources necessary to become a Pilot Certified EGA, capable of working your most complex assignments.
- Our program provides a career growth path for our very best adjusters who want to progress through the Commercial and Residential general adjusting ranks.



# END TO END SOLUTIONS TPA SERVICES

Many insurance carriers are asking for end-to-end solutions from their claims partner. We do that, and more.

We all know there is no one size fits all solution. With our 40 years of experience, we can scale-up multiple services for large needs or for smaller ones.

This is where we move from being Pilot to Co-Pilot.  
We aren't just providing a service to you; we are navigating solutions with you.

From the First Notice of Loss to the successful resolution of the claim, as your *Co-Pilot*, we will implement a proprietary system of communication and fulfillment to help your insured be whole, satisfied, and loyal to you as their insurance provider.

In fact, some companies with fewer PIF find these services even more vital. With Pilot by your side, you get the services you need and only the services you need, when you need them.



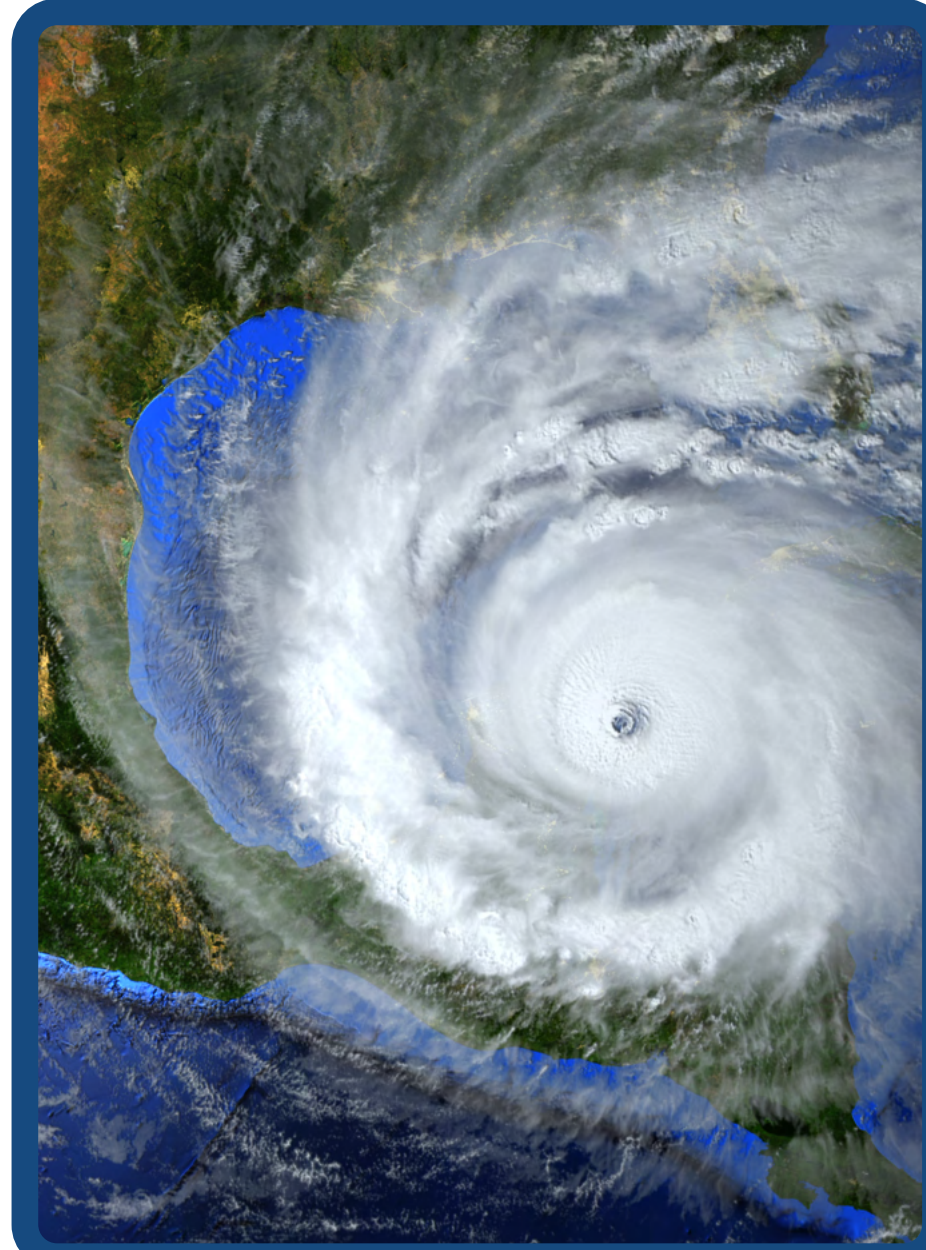
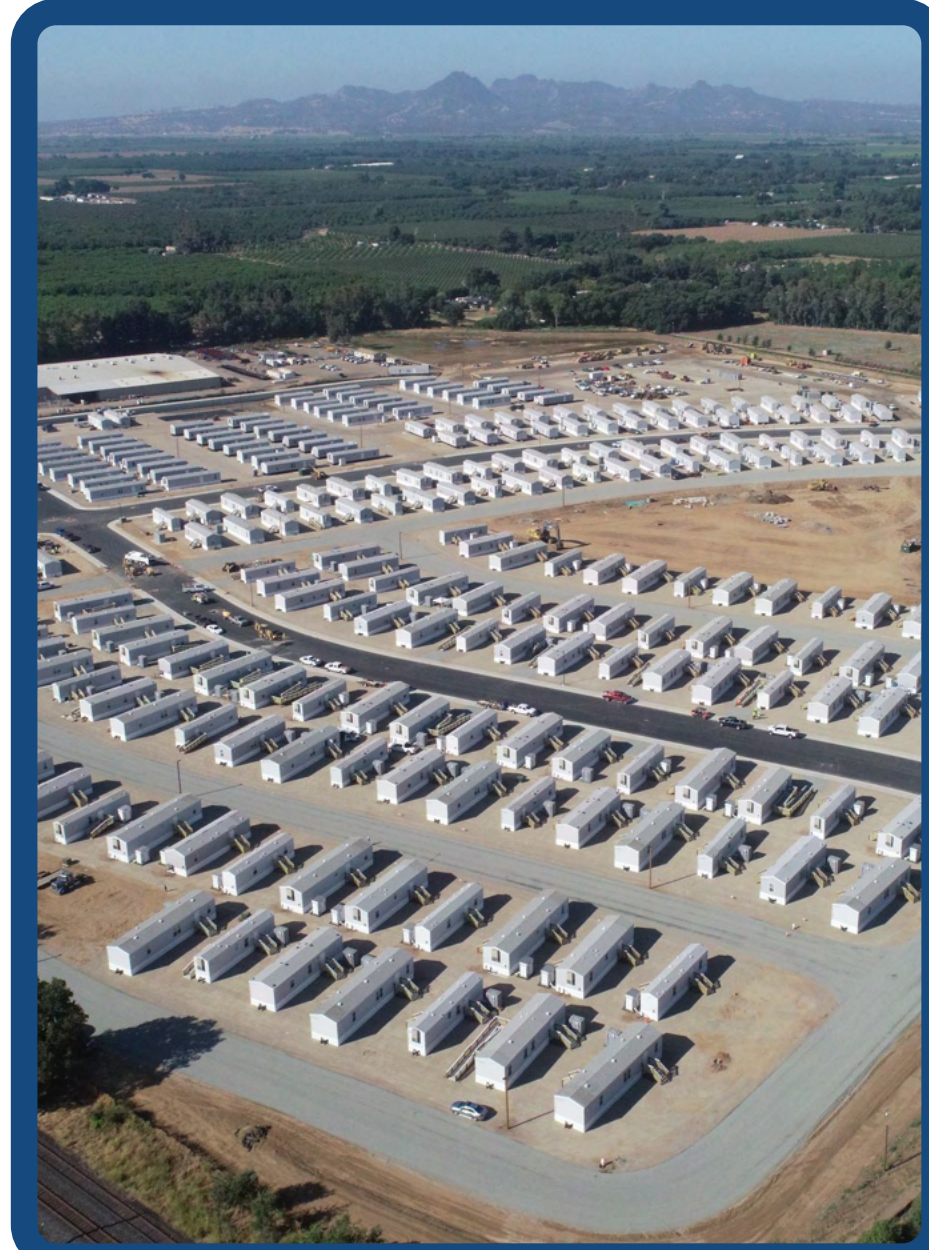
- **Desk Adjusting.** We have thousands of qualified adjusters on our team.
- **Virtual Adjusting.** A deep well of experienced, licensed adjusters who collaborate with the insured to produce accurate estimates.
- **Field Adjusters.** Yes! And you'll get the best-trained workforce.
- **Flood Adjusters.** Armed with our exclusive Settle Assist for Flood app, cycle time and accuracy are second to none.
- **Auto Adjusters.** Where you need them, when you need them. Every time.
- **Day Claims.** We can fill gaps all over the country with our exclusive on-demand Claims Command process.
- **Commercial Claims.** Led by industry leaders with large loss experience.
- **Inspectors.** With the touch of a button, we can successfully close the loop.
- **File Review.** Comprehensive, disciplined, detailed and precise. Our extensive process delivers.
- **Call Center.** We can mobilize dozens or hundreds of people for you almost instantly.

**Whether responding to a catastrophe or a daily claim,  
let's navigate it together.**



# GOVERNMENT SERVICES

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## FEMA and Public Assistance (PA) Program

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Pilot is a sub-contractor in FEMA's PA Program, supplying a variety of skilled resources in positions such as site managers, engineers and damage evaluators. Pilot has served in this role for nearly 30 years.

### Grants

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Pilot participates in many grant programs, from the SBA to state-run programs such as Louisiana's Road Home and North Carolina's Fortified Roof Program. Pilot serves as the inspection, verification of compliance and documentation element of these programs.

## SBA Claims Coordination

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Pilot has coordinated benefits with the SBA and our insurance carrier clients following large catastrophic events such as Hurricane Katrina and Super Storm Sandy.

## National Flood Insurance Program

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Pilot's proprietary Settle Assist for Flood app connects devices into a scoping ecosystem via a seamless integration with Xactimate, which standardizes and adds consistency to flood loss scope generation. The built-in NFIP guideline engine is configured to support policy and industry standards. And easy, real-time photo management with auto-caption and speech-to-text capability makes the adjuster safer and more productive.



# PILOT ONE LADDER ASSIST SERVICES

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## LADDER ASSIST SERVICES

- Full inspection with carrier adjuster onsite.
- Package includes:
  - Roof Inspection Form
  - Photo Report
- Ladder Access: available when carrier adjuster only needs a ladder to complete the inspection

## INSPECTION PACKAGE ONLY

- Full inspection without carrier adjuster onsite.
- Package includes:
  - Roof Inspection Form
  - Photo Report

## TARP INSTALLATION

- Tarping Materials
- Before and After Photo Documentation
- Detach & Reset: Tarp D&R services available with carrier approval.

## WHY CHOOSE PILOT ONE?

- We'll be there when we say we will.
- All LA Technicians are R&H Certified and continuously calibrated.
- Documentation far exceeds industry standards.



# INSPECTORS ON DEMAND

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Inspectors on Demand combines the strength and reliability of Pilot with innovative mobile technology for increased speed, accuracy, and efficiency within the claims handling process. Our inspection program streamlines the collection and transmission of on-site data, enabling desk adjusters to settle claims as quickly as possible.

- Our qualified inspectors are your adjuster's eyes and ears in the field.
- We're fully integrated with XactAnalysis, making it easier to order inspections and monitor their progress.
- Our team delivers lightning-fast service times.
- The package we deliver has all you need to settle a claim:
  - Measurements (including Hover or Eagle View report)
  - Inspection form indicating areas of damage/no damage
  - Photos

**Inspectors on Demand: *Fast. Accurate. Efficient.***



# OFF-SHORE PROCESSING



Pilot's off-shore operation is a managed solution that meets the task-based claims processing needs of our clients. It provides a sustainable and highly effective solution and enables Pilot to deliver 24-hour claims service – resulting in operations efficiencies and faster service times for the customer.

## Client Benefits:

- Cost savings
- Scalability
- Cycle time improvement

## Services Offered:

- Voice solutions
- Invoice processing
- Estimate keying (all work verified by a licensed adjuster stateside)
  - Underwriting Inspection Processing
  - Other task-based operations

## Data Security:

- Global data standards (ISO 27000 Certified)
  - White room protocols enforced
    - Isolated, electronically secure workspace
    - No cell phones or recording devices permitted



# DATA SECURITY

## Data Security

### Security

Pilot is SOC 2, Type 2 certified. We regularly update our security protocols to meet or exceed client requirements and data security standards.

365/7/24 Security Operations Center

Extended Detection and Response program (XDR) covering endpoints, cloud apps, identity, and email/collaboration.

Dedicated Cybersecurity staff with certified CISSP and Security+ personnel

Formal 3rd Party Risk Management Program

Tested Business Continuity / Disaster Recovery Program

Data centers nationwide with geographic redundancy

Enterprise Cloud Infrastructure provides resiliency and scalability during largescale events.

Global Wide Area Network (WAN) connecting Pilot operations with redundant high bandwidth data circuits.

Modern AI-driven applications in partnership with Microsoft and Azure OpenAI.

Cloud-native Modern Workplace with Unified Communication, Claims Management, Collaboration and Business Intelligence

Technology Stack tuned for scalability and security including modern Infrastructure as a Service (IAAS), cloud apps, endpoints with the latest management tools, traditional and virtual desktop environments, and cloud communications.

Redundant and encrypted backups

Dedicated, secured Desktop and Communication platforms for overseas contact centers, ensuring data resides in the CONUS.

**The security of your data, and your client's data, is paramount.**



# TECHNOLOGY



**Pilot has been trusted to support every major catastrophe for four decades, and we lean into change and innovation. As an invested industry partner, we see a new landscape for the adjuster of the future. To that end, we are constantly vetting and deploying innovative technologies that will help our adjusters and clients deliver a premium customer experience.**

## OUR SOLUTIONS

Over the years, we have pioneered emerging technology that increases the accuracy of the estimate, decreases cycle time and, most importantly, improves the customer experience. Current examples include:

### **Claims Command:**

Our proprietary claim management system offers Pilot team members a live look into each claim's progress, simplifying workflows for the dispatch and management of claim assignments.

### **Pilot Learning:**

Our Pilot TV team uses the latest technology to enable us to reach single users or broad audiences in ways that are secure, engaging and informative.

### **Settle Assist for Flood:**

Designed by flood adjusters, for flood adjusters, the Settle Assist for Flood app simplifies the collection and entry of field scoping information to enable the adjuster to simultaneously scope and write the estimate with one input.

### **Mobile Solutions**

Pilot's mobile technologies make the claim process faster, more efficient and customer-friendly. Our Pilot Services on Demand app gives your insured the ability to receive real time notifications regarding their claim, including the ability to track the adjuster's trip to their home. Settle Assist for Flood innovates the core aspects of the claim process, leading to a more accurate claim, faster cycle times and increased customer satisfaction.



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