
PROPERTY INSURANCE CLAIMS PROCESS

1. Claim Reported: to Catholic Mutual Atlanta/Claims Risk Manager (CRM: Alex Hagan (404-876-5995, Fax 404-885-7219
E-mail: ahagan@catholicmutual.org)
2. Initial Inspection: CRM (or designee) inspects site of claim for cause, condition
3. Coverage Confirmed – CRM advises Parish / School advised of decision by Catholic Mutual.
4. Damage Estimate - CRM notifies Catholic Construction Services Inc. (CCSI) via email, with copies of damage estimate
5. Property Loss Report - sent by CRM to Catholic Mutual/Omaha for claim payment
6. Bids Received and Evaluated - CCSI reviews claim, secures 3 bids, prepares cost sheet
7. Cost Spreadsheet – CCSI sends price spread sheet to Parish/School, CRM
8. Financial Approval - CCSI submits Financial Application (with cost summary) for approval by CFO, CRM, and Pastor/Principal.
9. Contractor Selected - Pastor / Principal selects contractor (and commits to paying any difference above low bidder, if selected).
10. Contract: CCSI prepares and executes contract
11. Builders Risk Certificate - CRM provides Builders Risk Certificate as a contract addendum.
12. Repair Work – is begun, and completed, with any necessary inspections by CCSI
13. Progress Payments – in certain cases progress payments are requested by contractor. Pastor/principal, CCSI and CRM must approve before request goes to Finance. Where multiple payments are made, CRM and Finance retain a recap of all cash payments.
14. Final Inspection - CCSI Inspects work after completion, obtains lien waivers, guarantees
15. Omaha Check received from CM/Omaha by CRM, delivered to Finance/Controller
16. Check deposited - funds held until disbursement instructions received from CCSI
17. Deductible – is obtained by CRM from Parish/School prior to start of work, and is \$2k for parish and \$9k for AOA.
18. Final Payment - CCSI obtains contractor invoice and arranges payment. CCSI stamps contractor invoice and sends to Finance/Controller for payment to contractor. Vendor check should be for full contract amount as approved.
19. Check Copies - Finance sends copy of check to CCSI, and a copy to CRM.

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