

CCS-US & GTS-US Interim Bill Policy (Work-in-Progress (WIP)/Unbilled Inventory)

Crawford will submit a service fee invoice to Client when Claim(s) are concluded. If any such Claim is not concluded within the timelines noted below, Crawford will submit an interim bill(s) to Client for activity recorded on such Claim until the assignment is concluded.

Interim Bill clauses to be included in the “Claim Service Agreement”, “Limited Assignment Menu of Services” and “National Pricing Agreement’s”.

Protocol for Acknowledging Receipt of New Claim Assignments

Client examiner will receive an Acknowledgement Letter confirming receipt of new claim assignment. This correspondence will acknowledge claim received, Crawford Interim and Final Bill Guidelines, and Payment terms.

Interim Billing Policy, Including Technical Services

A. Time and Expense Claims - Billing

If any such Time and Expense Claim is not concluded within 30 days from the date such Claim is assigned, and there is \$500 or more of WIP on the file, Crawford will submit an interim time and expense billing to Client for activity recorded on such Claim. Until assignment is concluded, Crawford will submit interim time and expense billing thereafter at 30 day intervals for subsequent activity recorded on such Claim or when there is \$500 or more WIP on the file.

For any time and expense claim 90 days or older from the date such claim is assigned, Crawford will submit an interim time and expense billing to Client for activity recorded on such Claim. Until assignment is concluded, Crawford will submit interim time and expense billings every 30 days thereafter for subsequent activity recorded on such Claim. Management discretion will be considered for files that may not qualify, e.g., file is close to closure or little to no WIP accrual.

Any such Claim so interim billed shall continue to be handled by Crawford after such interim billing(s) on a time and expense basis at most current hourly rate and expense method of billing in effect at the time of such interim billing(s).



B. Flat Rate Claims Billing

Flat Rate handling period is from date of accident or loss. Flat rate per claimant service fees for newly reported assignments are initially billed at 30 days from the date of referral or at closure, whichever comes first. Flat rate files that remain open into a new one year handling period are billed at the beginning of that handling period.

Claim handling services beyond two years from date reported will be on a time & expense basis; and billed at 30 day intervals, until assignment closure. All flat rate claims interim billed for time and expense fees recorded will be continue to be handled by Crawford at the most current hourly rate and expense method of billing in effect at the time of interim billing(s).

Flat rates exclude allocated expenses such as outside investigation, appraisals, extensive subrogation, or other ancillary services and field activities. These items are considered allocated expenses and will be handled according to the current rates (Limited Assignment Menu of Services, applicable fee schedule or T&E if no menu or fee schedule applies) in place at the time services are provided. Allocated Expenses will be billed with the Flat Rate service fees.

Interim Billing Policy Highlights:

IB Conditions: 30-60-90

- 30 days if \$500 or more WIP accrued
- Subsequent IBs at 30 day intervals or any time \$500 or more WIP accrued
- 90 days regardless of service fee total
- Subsequent IBs, after 90 days, every 30 days regardless of service fee total at the discretion of operations management
- Operations discretion to be considered for files that may not clearly qualify, e.g., close to closure or little to no WIP accrual.
- All WIP files to be reviewed and notated accordingly.

Roles & Expectations: Supervisors/Management & Centralized Billing

- Expectation is WIP claims will have posted services that meet or exceed \$500 at time of IB if/when possible.
- WIP claims with less than \$500 posted service fees and more than 90 days age require a manager notating file acknowledging their review.
- **Regional Supervisory / Management Roles**
- Operations management and supervision are responsible for determining IB file eligibility, based on WIP & file closure potential, during regular file reviews with assistance from reporting out of Centralized Billing.
 - This ensures files are not IB'd too close to closure, resulting in additional WIP accrual and potential write-offs.
- Operations management & supervision will review reporting from CBU displaying potential



IB candidate files and respond with guidance on which files meet IB criteria.

- **Centralized Billing Roles**
- CBU personnel will be responsible for processing Interim Bill dockets entered in files based on supervisory/management review.
- Reporting will be distributed to regional management teams displaying potential IB candidate files for review.
- Centralized Billing personnel will provide a time frame for Interim Bill objection prior to Interim Billing files that qualify
 - See above, re; ensuring files are not IB'd at end of file life

Payment Terms and Conditions

Crawford & Company's established payment terms require invoices to be paid upon receipt in U.S. dollars. Remittance address for all payments: Crawford & Company, P.O. Box 404579, Atlanta, GA 30384-4579.

We reserve the right to assess a service charge of 1.5% per month (18% per year) for all past due balances. In the event that the applicant's account is not paid according to terms and placed for collection; customer agrees to pay all collection agency fees, attorney fees and interest owed. Client agrees that non-payment of billed invoices according to payment terms constitutes a material breach, allowing Crawford the right to enforce termination of client specific agreements and active claim assignments.