Founded in 2005, Boulder Claims is a third-party administrator for ICAT and other select insurance companies in the United States. Boulder Claims provides comprehensive claims services for property and liability claims emanating from policies written by ICAT, a leading provider of catastrophe insurance in the United States. As a wholly owned subsidiary of ICAT, Boulder Claims has in-house claims authority, which allows for rapid claims settlement and provides comprehensive catastrophic management plans (CAT Plans) for all customers.

“The service was excellent and most of all—FAIR! Thank you.”
— Roselyn B.

“We are so impressed with everyone we dealt with, that we are asking to move policies to your company as they renew!”
— Shelley M.

Boulder Claims’ CAT Plan delivers reduced payment times and increased levels of customer service. We conduct annual catastrophe simulation drills for both earthquakes and hurricanes and to test the CAT Plan and ensure effective responses when a catastrophic event occurs. Boulder Claims’ catastrophe management process incorporates the following components to deliver superior claim response:

> Unique and proprietary modeling tools to accurately estimate claim frequency and severity
> Dedicated on-site catastrophe management team
> Committed and experienced in-house and contractual field adjuster resources
> Post-loss claims triage to maximize adjuster deployment and claim assignment
> Leading-edge administration technology to accelerate claims payments

<table>
<thead>
<tr>
<th>23,000 claims</th>
<th>and 29 catastrophe events managed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robust</td>
<td>client-focused catastrophe planning process, including multiple annual catastrophe simulations</td>
</tr>
<tr>
<td>$1.05B</td>
<td>in claims paid</td>
</tr>
<tr>
<td>245 years</td>
<td>of combined staff experience with catastrophe claims</td>
</tr>
</tbody>
</table>
**Boulder Claims** conducts annual comprehensive catastrophe simulation drills for both earthquakes and hurricanes with the goal of testing the established response plans.

Each simulation involves a potential and lifelike catastrophe in a catastrophe-exposed area. These simulations—or drills—are treated as real events. All CAT response teams are on call, meeting and running through detailed response plans.

Annual CAT Plan simulations continue to ensure that Boulder Claims’ processes and people are prepared to successfully respond to catastrophic events.

The simulations allow ICAT Boulder Claims to:

- **Test readiness** to respond to a strong magnitude earthquake
- **Assess expectations** with our adjusting partners, vendors, and internal teams
- **Stress-test specific systems** to perform during a catastrophe response
- **Test and measure** the effectiveness of the CAT Plan

### Claims Guidelines For Losses

- Report losses promptly to Boulder Claims
- Losses may be reported **24 hours a day, 7 days a week**
- Losses can be reported **by the producer or the insured**
- Provide the **policy number**
- **Named insured** on the policy
- **Date, time and location** of the loss or damage
- **Description** of the damage
- **All contact information** for the insured and their representatives
- For multiple buildings, **specify damaged buildings and addresses**

### Claims Guidelines On Location

- **Look** for potential safety risks (if the building is unstable, do not enter)
- **Report** downed power lines or gas leaks to authorities
- **Make** emergency repairs to the building to mitigate damages
- **Protect** personal property from further damage
- **Communicate** with Claims before discarding any items
- **Maintain** accurate records of repair expenditures
- **Provide** copies of documents (inventories, invoices, receipts, etc.)
- **Photograph** any property damage

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*The Modified Mercalli Intensity (MMI) Scale is composed of 12 increasing levels of intensity that range from imperceptible shaking to catastrophic destruction, designated by Roman Numerals. At Level IX, damage is considerable in specially designed structures; well-designed frame structures are thrown out of plumb; damage is great in substantial buildings with partial collapse; buildings are shifted off foundations.*

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**Reporting Claims**

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866-325-2142

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**Contact Us**

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