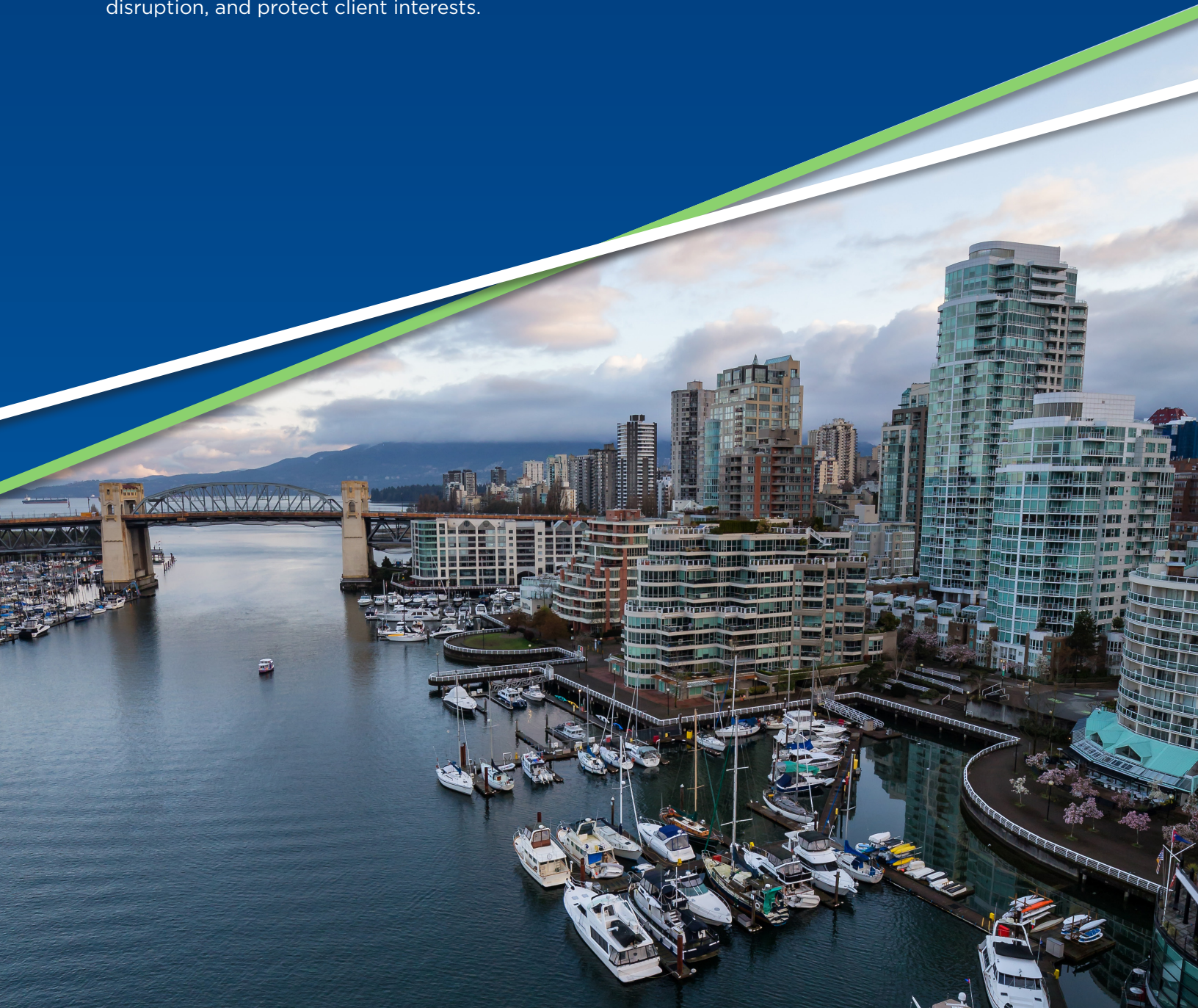


Strata Claims Handling

ClaimsPro supports strata and condominium corporations with responsive, expert assessment and disciplined claims handling delivering clarity, control and confidence. With 24/7 incident response, dedicated control adjusters, and scalable local, provincial and national resources, we help contain costs, reduce disruption, and protect client interests.





Our Strata Approach

ClaimsPro provides specialized claims handling and risk management services tailored for strata and condominium corporations, with deep expertise in British Columbia and consistent capabilities across Canada. Our strata-focused approach is designed to address multi-stakeholder risk exposures faced by Strata Councils, Property Managers, and Brokers.

Drawing on decades of experience in third-party claims management, including large volume incidents and catastrophic events, ClaimsPro delivers timely incident response, expert assessment, cost and risk control, and actionable recovery strategies.

Understanding the Strata Environment

Strata corporations in British Columbia operate under a unique regulatory and risk environment, shaped by:

- Increasing master policy deductibles
- Greater frequency of water and fire losses
- Complex responsibility splits between strata corporations, unit owners, tenants, and third parties
- Heightened expectations from insurers, councils, and owners for documentation and cost control

ClaimsPro's strata claims handling model is purpose-built to reduce administrative burden, control loss costs, and support defensible decision-making.

Dedicated Strata Claims Handling Model

1. 24/7 Incident Reporting & Rapid Response

- Dedicated toll-free 1-800 number for strata loss reporting
- Claims acknowledged by a ClaimsPro Adjuster within two hours
- After-hours on-site attendance available based on loss severity

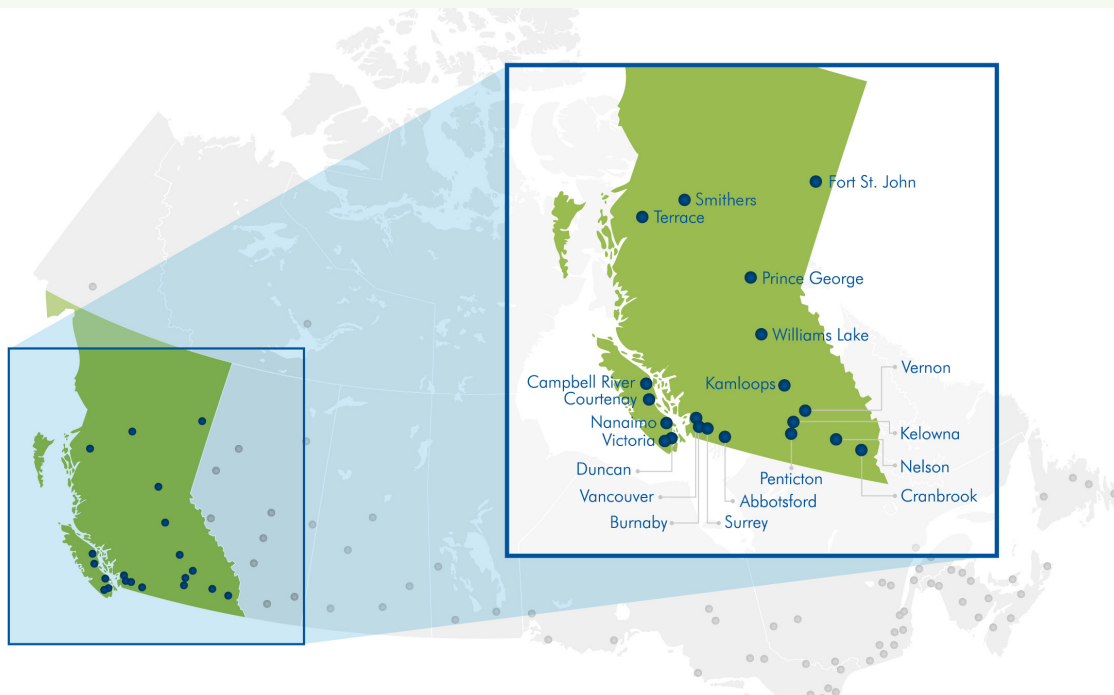
This ensures immediate action to mitigate damage, preserve evidence, and stabilize the property.

2. Dedicated Control Adjuster

- One consistent Adjuster per property or portfolio
- Single point of contact managing all stakeholders: strata councils, property management, contractors, insurers, and legal representatives
- Continuity across incidents builds property-specific knowledge and efficiency

3. Scalable Local & National Adjuster Resources

- Extensive BC footprint with experienced licensed Adjusters operating from multiple branch locations, enabling rapid local response and reduced travel time
- Depth of field and desktop adjusting resources across Western Canada and nationally to seamlessly support single properties or large, multi-strata portfolios, to effectively manage simple to complex incidents, and to mobilize as needed for large volume cases and catastrophic events
- Stable infrastructure, standardized processes, and robust technology enabling ClaimsPro to scale efficiently while maintaining consistent service quality, governance, and cost discipline



Incident Assessment & Action Planning

Every reported incident receives a structured assessment that includes:

- Cause of loss investigation
- Identification of risk exposures and liability issues
- Initial damage scope review
- Preliminary cost projections

Following assessment, the Adjuster provides a clear, documented action plan outlining:

- Recommended next steps
- Options for cost control or risk mitigation
- Determination of whether escalation to full adjusting or project management is warranted

Many strata losses are resolved efficiently at this stage without the cost of full adjustment

Claims Process Guidance & Data Transparency

Upon the first reported incident, ClaimsPro delivers claims process guidance for property managers and strata representatives, including:

- How incidents are handled and documented
- Understanding deductibles and risk allocation
- Subrogation and expense recovery opportunities
- How to access and interpret claims data

Secure Claims Management System

Strata clients receive direct access to ClaimsPro Connect, our secure cloud-based platform, that enables access to:

- View real-time incident records
- Review Adjuster notes, documents, reserves, and payment history
- Generate reports for council meetings, audits, or broker reviews

All data remains the property of the strata corporation.



Full Adjustment, Risk Management & Recovery

When incidents are complex or costs escalate, ClaimsPro provides scalable full-service adjusting and risk management support, including:

Technical Claims Services

- Detailed cause of loss investigations
- Document and contract review
- Lease interpretation and unit responsibility analysis
- Support interpreting and applying master policy deductibles

Cost & Quantum Control

- Full scope identification using SMART 360° inspection tools
- Precision measurements and detailed repair estimates prepared by ClaimsPro's Valuate Team
- Tight contractor and repair cost oversight

Expense Recovery (Subrogation)

- Identification of liable third parties
- Evidence collection and documentation
- Client-directed pursuit of recoverable expenses

Project Management

- Contractor sourcing and coordination – ClaimsPro's expert roster in BC and nationally includes specialists in cause-and-origin, building envelope, engineering, environmental specialists and forensic accounting
- Oversight of restoration timelines and quality
- Communication and facilitation with all stakeholders (Strata Councils, Property Managers, Insureds, Insurers, and Brokers)

Cost Structure

- ClaimsPro Adjusters work on an hourly rate and bill for the actions taken in the claims handling process. Hourly rates are based on industry standard: the current Strata rate is \$135/hr blended and with potential rate increase based on complexity and quantum. Typically, only select Senior Adjusters would be assigned to complex incidents.
- Detailed loss reporting and recovery activities are documented thoroughly to demonstrate clarity in the actions taken and provide confidence to all stakeholders.
- Billing guidelines are established for transparency with the stakeholders' input and agreement.



Value to Brokers & Strata Clients

ClaimsPro's Strata Partner Program helps brokers and their clients:

- Reduce claim timelines and administrative strain
- Control loss and recovery costs
- Improve data quality for renewals and risk discussions
- Enhance recovery outcomes against liable parties
- Strengthen overall risk management programs

Conclusion

ClaimsPro is more than a claims service provider—we are a risk management partner for strata corporations. Through rapid response, expert assessment, disciplined cost control, and defensible documentation, we support stronger outcomes for strata councils, property managers, brokers, and insurers alike.

For brokers and strata clients seeking a reliable, experienced strata claims partner in BC and across Canada, ClaimsPro delivers clarity, control, and confidence.

For more information, please contact our Strata experts:

Daniele Magagnin | Strata Claims Manager
daniele.magagnin@claimspro.ca
Direct: 604 637 2264 (Phone/Text/Fax)
Toll Free: 888 681 6331 x 1666

Janak Lally | Vice President, British Columbia
janak.lally@claimspro.ca
Direct: 604 787 6785 (Phone/Text/Fax)
Toll Free: 888 681 6331
Mobile: 604 787 6785