

Work for US Cat if you never want to get paid.....

I was first contacted by US Cat after moving home from Hawaii, since having my first born child which at that time 2 months old. I was anxious to get back to my career of 16 years in insurance claims adjusting. US Cat posted an ad on CatAdjuster.org which is a one and only popular site for insurance adjusters to blog, train, network, & browse employment opportunities. I responded to the ad for daily claims here in my area of Florida. They made the same typical agreement that every other 3rd party claims company does, that I will be paid when they are paid. I said sure absolutely, Paul, I just had a newborn & fresh off a big move I am just wanted to say thank you for the work, I appreciate it, and will work hard for you. Now typically it takes about a month to get your first check in this business. That's standard unless you're lucky and find a company that pays quicker. So they load me up with claims and I'm driving all over Florida sometimes as far as 6 hours round trip to inspect claims damages. So you can imagine the amount of money flying out of my pocket for gas on top of the \$250 a month software fee. I do a great job, never had 1 file returned for revisions, had insureds calling the Carrier giving me Kudos, and even thanks from US Cat for doing a great job. You could imagine my drive if you have kids and remember having your first newborn. So 1 month passes, 2 months pass, and I'm growing stressed, concerned, and broke covering expenses for all this work & my own bills. So I call Paul and express my worry and concern. His reply is, "Oh well we don't consider an invoice late for at least 2 months and there is also a week or so between invoicing the Carrier & us receiving payment. Once we receive the payment it goes on your next billing period in which we pay every 2 weeks. So add it up we are looking at 3 months. Come to find out 2 months isn't considered late for US Cat its considered par for the course. I was extremely upset at this point because I felt that any person with a conscious mind or any hint of having a heart would not put a new family in jeopardy by hiding the fact that they pay 3 times slower than EVERY other company in the industry, and at least disclose this up front and let me decide if I am financially able to make that work. Most people I know don't have the resources to cover their bills and work expenses for 3 full months and on top of that a newborn baby and a move from Hawaii to Florida. This put my family in a very tough and unpleasant position. When I spoke to Paul about this he was not very warm to the idea of giving me an advance at 2 months of \$1000.00 but he did which keep in mind will probably cover my gas for work until I finally ended up getting my first check at 3 months. So this money kept my family broke and myself on the road to write more claims and he convinces me that I need to hang in there and don't quit now because once I get that first check it will smooth out. He says think about it if you leave now you'll have to start out waiting a month all over again to see money from a new company. Funny thing is he just admitted to me that he knows EVERY body else pays in a month and didn't realize it with his fast talking. So I hang in there. I approach 2 days before 3 months and I'm drowning in bills and its getting bad so I call Paul again for another advance. This time he is aggressive and makes it clear that's not going to happen. He says that I have a check coming and should go arrive in my account Deposit in 4-5 days. I said well Paul if that's the case help me out with something I can keep making excuses for bills and borrowing money based on your empty promises, & my family has to eat. I am working like a CEO hard long and intense hours, allot on the road for 3 months and not a penny to show for it. So 3 months and 3 days in I get my first check, long story a little shorter I hope this is the light I waited for but no. The checks continued to come in sporadically and eventually took till November to recover most of my money when I stopped working for them and had enough of it in August 2015. So all said and done they didn't even pay me what they owed me as in our contract. I am short fees on every file, which you are unable to track since your pay sheet gives no indication of what claim your being paid for and when you ask the accountant that pays you, she says Idk I don't have access to that

info, I'm just the accountant. I was directed to purchase an EagleView satellite measurement for 1 claim by the office manager and was told I would be reimbursed. I submitted my credit card receipt, a copy of the report, and a short narrative with the expense request in August 2015 and still have not been paid. In the beginning of October I pressed the issue and when I had put my foot down. Instead the response I got from my final demand to be paid for this expense, was a bill from US Cat for Xactimate usage fee of \$8.50 per claim. At first I didn't believe it and thought it was a bad joke, but I attached a screen shot for all to see. I've been in this biz 17 years and never heard of such a thing, nor was it anywhere in my agreement. So I asked for explanation of how you're able to charge me money for a 3rd party independent software in which I pay them directly \$250 a month as an independent contractor? I never got a reply. So needless to say one day I would like to meet the man face to face Paul R. the partner and operations brain behind US Cat to see what a person looks like that would put a hard working loyal man & his new family that counts on that hard working man, through the ringer. Who would even put someone in this situation to not be paid for over 3 months that you hire saying, "Brother I've got kids too they're such a joy. I would be happy to give you this opportunity and help you & your family out. I remember what it's like to have your first born. Welcome aboard." I will never forget that conversation, and I look back on it and it makes my skin crawl. Come to find out the reason why they pay so slow, after doing my own investigation, is that this little Side show insurance carrier they service, "United Property & Casualty" not only doesn't settle their own claims, but has 3 separate Independent firms just like US Cat settling and paying their claims for them, rather than a normal office of staff adjusters. So I spoke to one of the Independent desk adjusters one day, and she calls from Iowa. I was confused because UPC is supposed to be based in Tampa FL. She says yes, but the desk adjusters work from home and get paid per claim they settle. I was floored. So you're telling me that you can get up and go to work in your own house at 11am if you want, and sit down in your pajamas with kids running around screaming and playing, and just close a few claims whenever you feel like it? She said "yep" pretty much. WOW!!!! So I know from being well versed in this biz that most of these desk adjusters they hire have very little experience, and for the most part have no clue of what they are looking at or talking about. Now in a carrier office setting they typically are well supervised and supported to make the right call, or in this case, CLOSE CLAIMS TIMELY. Cause remember, the insured gets their check maybe a week sooner than I get my check. So if you want to spend your own money to fund a circus side show of non-professionals that will in the end not pay you all your money and lie to you about what to expect next, go work for US Cat. It will be an experience you won't forget.

Dianne Nicholson

to Paul, me

Oct 15

Hi Ryan,

The \$51.00 was charged to you by Xactimate at \$8.50 for each file that you used on their system as shown below. I'm attaching a document from Paul that may help to explain. If you have additional questions about this, please feel free to contact Paul.

Thanks -