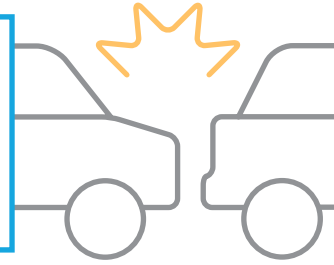




..... | CLAIMS WORKFLOW >>>

Generally, auto claims arise from an event when an automobile collides with another automobile, object or individual. A **CLAIM SHOULD BE FILED** so the accident can be investigated promptly. To report the accident, identify the vehicle involved, the date and time of the loss, the driver and all the other parties involved or witnessing the incident. Investigations should focus on what happened, who was involved and what claims are being made.



The claims administrator completes an investigation that includes inspecting vehicles, talking with involved parties and reviewing other evidence. All involved parties may be asked to provide a statement.

The investigation should determine who has legal liability for the accident and related damages as well as the amount of damages for each party. Financial reserves will reflect the amount of damages.

Once coverage, liability and damages have been investigated and accurately assessed, the claim can be paid and settled.



Bodily Injury Coverage will pay for injuries, including medical bills and lost wages that are reasonably related to the accident.

- The claims professional will collect the medical bills, records and other loss-related items.
- Upon receiving accident-related damages supports, the claims professional will evaluate the claim and negotiate a settlement.
- A release is exchanged for compensation to close each injury claim.

Property Damage is a third-party coverage that will pay for damages to vehicles and other property.

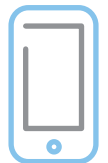
- Often included in property damages is loss of use (rental).
- To assess the cost of repair to vehicles or property, independent appraisers or SnapSheet may be used.
- Cost of repairs are generally negotiated with repair shops.
- If the vehicle is a total loss the claim will be settled for the actual case value of the vehicle.

Collision and Comprehensive is a first-party coverage which pays for damages to the insured vehicle regardless of fault.

- A deductible will often apply.
- To assess the cost of repair to vehicles or property, independent appraisers may be used.
- Cost of repairs are generally negotiated with repair shops.

For more information on how to submit a claim, please visit dspinsurancepolicy.com

Each jurisdiction can be different or have unique requirements. If you have questions regarding specific claims, please contact Sedgwick at **844.855.3765**.



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