



CLAIMS

PROCEDURE

MANUAL

Revised May 2009

CLAIMS PROCEDURES

The time following a loss is critical in the relationship between an Agency, the Insurance Company and the insured. Our purpose for writing this manual is to set up procedures that, when followed, will allow the settlement of the claim to be handled in an efficient and reasonable manner.

You, the agent, play a very important part in the settlement process. Your understanding and use of the procedures outlined in this manual will allow us to serve you and ultimately our insured more effectively and efficiently.

CLAIMS REPORTING

We ask that all claims be reported as soon as they become known to the Agency. The preferred manner of reporting is by use of the appropriate ACORD form. We ask that the report be completed with the following information:

- ◆ Insured's Name - as it appears on the policy
- ◆ Insured's mailing address and location if different
- ◆ Insured's phone number, home & work (for work indicate who's # it is)
- ◆ Insured's email address
- ◆ Claimant Information - name, address, age & phone numbers for home and work.
- ◆ Policy Information – including limits, deductible and applicable forms.
- ◆ Date & Time of Loss.
- ◆ Identify type of loss and insured's description of the event
- ◆ Mortgage or Loss payee information.
- ◆ Other Applicable Insurance.

If any of the information is not known, indicate that it will be forwarded as soon as it is known. Please do not delay the report due to missing information.

The completed form should be sent by email claims@securitymutual.com or faxed to 607) 257-5001

If and only if the loss involves serious injury or extensive property damage, the loss should be reported to the claims department by phone, (1-800-822-1232) prior to reporting as outlined above.

ACKNOWLEDGEMENT OF REPORT

At the time that the claim is set up and assigned a claim number, the Claims Department will either phone or write the insured. We will acknowledge receipt of the claim. If we write to the insured, the letter will ask for estimates and any other information that may be required to settle the claim.

ASSIGNMENT OF ADJUSTERS

Agencies with Draft Authority are invited to use their draft authority within the accepted guidelines. If you are interested in using this new program contact the home office for availability and information.

Losses, when required, will be assigned to outside adjusters by the Claims Department. In normal circumstances, it should be the Claims Department's decision. An adjuster is to be assigned by the agent only on large losses - fires, tornadoes, etc. when you are unable to contact the Claims Department due to weekend closings etc. Please make the appropriate notations if an outside adjuster has been assigned by you. Prompt reporting of all claims is required of agencies.

LEGAL PAPERS

All Summons and Complaints must be forwarded to the Home Office IMMEDIATELY upon receipt. Please note time and date the insured received the summons and how served and to whom it was served.

GENERAL INFORMATION

All inquires concerning the claim should be directed, by phone, fax or email to the Claims Department. Also please note that you can normally find the information you may need by logging in to Agent Xpress.