

PropertyInsuranceExchange

INSURANCE PROGRAM

CLAIM REPORTING INSTRUCTIONS

All claims regardless of severity or location should be reported to the Claims Intake Center. The Claims Intake Center is ready to accept new losses and provides four ways for you to submit new loss reports:

1. **Email:** Pie.Claims@AIG.com
2. **FAX:** 855-265-5943
3. **Telephone:** 800-931-9546
4. **Mail:** Lexington Claims Department
C/O ACPC
PO Box 2310
Alpharetta, GA., 30009

Important!

- Notices that do not require action (“incident reports”) should be clearly marked “REPORT ONLY”.

The Claims Intake Center will review all claims notices upon receipt and assign to the handling branch office. A claim acknowledgement will then be transmitted to the designated individual advising of the claim number and the adjuster assigned to the claim.

PropertyInsuranceExchange®

The Importance of Timely Claims Reporting

Every casualty (auto and general liability) insurance policy requires you to provide to your insurance company timely notice of an “occurrence” or an event which may result in a claim. Typically this means an accident of some sort. The exact policy language may vary, but phrases like “promptly,” “immediately,” or “as soon as practicable” are common. Why? So that your interests get protected quickly and effectively by experienced professionals. Remember, every casualty insurance policy provides two general benefits- a defense to a claim and payment of damages to a claimant. An experienced claims professional can help you collect the facts, analyze your exposure and assess the damages. More specifically, a claims professional will:

- Conduct a thorough investigation of the facts surrounding the accident.
- Hire any experts necessary to explain the cause of the loss.
- Manage the expectations of the claimant(s) or their attorney.
- Retain and manage an attorney to defend your interests.
- Pursue other parties who may share responsibility for the cause of the loss.
- Advise you on the best options to protect your business from the claimant(s).
- Pay any damages to the claimant(s) as the facts or law require in accordance with your insurance policy’s terms and conditions.

If you don’t comply with the reporting conditions, you reduce your chances for a favorable outcome or face possible denial of coverage. In short, the prompt reporting of claims--no matter how small--enables the prompt handling of claims and that is the protection you deserve.

Here are a few suggestions to help your company improve its claims reporting practices:

- Explain to all of your employees the importance of reporting accidents promptly.
- When possible secure photos of vehicles, accident sites and/or damaged areas.
- Establish an internal standard for reporting claims or incidents--such as, within 24 hours of knowledge of an incident or receipt of a claim.
- Give one or more of your employees the responsibility for collecting all incoming claims and/or suits and make sure you have a backup for when the designee is on vacation or ill.
- Keep the PropertyInsuranceExchange® Claim Kit information page available so you can report the claim to the proper carrier.

You can also report a claim to your insurance agent if the agent has agreed to assist you in handling claims. Please note, however, that reporting a claim to your agent does not relieve you of your reporting responsibilities to the carrier.

Finally, when you are served with a lawsuit you should immediately notify your claims professional and/or your insurance carrier so that you don’t lose the fight before it starts!