



Anatomy of an Auto Claim



Auto Claim Workflow

An auto claim arises when a vehicle collides with another vehicle, object or individual. A claim should be immediately filed so the incident can be promptly investigated. Complete the accident checklist including information pertaining to all the involved parties and witnesses.



What happens next?



Once the claim is filed, the claims adjuster completes an investigation that includes:

- Inspecting involved vehicles/property
- Interview/statements of all involved parties/witnesses
- Gather/review all evidence



The investigation will determine:

- Legal liability
- Extent of damages
- Financial reserves



Once coverage, liability and damages have been determined, the claim can be paid, settled and/or denied.

Bodily Injury (BI) coverage will compensate third parties for reasonable medical bills, lost wages and compensatory damages.

- The adjuster collects all documentation related to the third party's claim
- Once this information is evaluated, the adjuster will evaluate, negotiate and settle the third party claim
- A release of all claims is received in exchange of any third party payments

Property Damage (PD) compensates a third party for damages sustained to their vehicle or other property.

- Often included in PD is loss of use (rental)
- Independent appraisers may be used to assess the cost of repair to the damaged property
- Cost of vehicle repairs are generally negotiated with repair shops
- A total loss will be settled on an actual cash value (ACV) basis

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

Each jurisdiction can be different or have unique requirements. If you have any questions, please contact the claim representative managing your claim.