

# EXAMINER OUTLINE

- Receive Claim- Immediate Contact to the insured. Give your name, telephone number, and extension. Discuss their concerns, and if possible close the claim on the first call. This is with the insured's agreement, and or understanding.
- This is if the request is not claim related (no policy, no coverage, problem with mortgage company etc.), and give them proper advise of where to go for assistance. If you are not able to provide proper advice, ask for help.
- Otherwise, the claim requires additional review. If the insured has an estimate that they have not previously forwarded, ask them to fax this in, or e-mail to your attention. If the claim can be closed with out the entire file, please do so. Do not wait. However, if the file must be requested, advise the insured of this and let them, know that after receipt; you will call them back to discuss.
- Please note, after the file has been received, the examiner should review each and every document in the file to become familiar with the disposition. (SOUND SMART AND INTELLIGENT OF THE FILE AND CONCERNS OF THE INSURED)
- Then, call to the insured and discuss the scope and resolution.
- At any point in the process if the examiner feels that the claim needs to be re-inspected, see your manager for a "sign-off". The entire file will need to be given to the G.A. with a report describing the reason for the re-inspection. The GA will inspect and report to the examiner. **(the examiner must keep a copy of the "File Action Sheet" to know where the file is!**
- Next, put together a recommendation of resolution and discuss with your manager.
- After manager approval, complete the estimate, contact the insured and discuss the same.
- After reaching an agreement with the insured, complete a proof of loss, statement of loss and related forms for closing, AND NOTIFY THE WYO OF THE AGREEMENT.
- The manager will review the file to re-assure the accuracy of the reports, and to verify that all necessary documents are attached. **The manager will then "Sign-Off" and the examiner should obtain a signed proof of loss.**
- After receipt of the signed proof of loss, the file should be given to the manager for closing.