



# Service and Protection

Erie Insurance Group...Serving You In Time Of Need

## Who Will Handle My Claim?

You've experienced a loss. Chances are you're apprehensive about the process. We know this can be an unsettling time for you, and ERIE is here to help.

### After you've reported the loss to your ERIE Agent...

1. Your **Agent** will complete a loss report (details concerning your loss) and transmit it to ERIE.
2. The loss report is assigned a claim number (number assigned to your particular loss) and screened for appropriate handling.
  - A simple loss (e.g., road service, windshield damage) is assigned to a **claims facilitator** or **inside claims representative**. Communications are handled by phone or by mail and claims are generally settled very quickly.
  - A complex loss (involving other parties or property damage) is assigned to a **claims supervisor** who checks for coverage and assigns a claims handler. Any of the following may be assigned:
    - If an outside investigation is needed, a **field adjuster** will be assigned. The adjuster receives assignments and is responsible for examining the accident site or loss, talking to witnesses, taking statements, etc.
    - If no outside investigation is needed, your loss may be assigned to an **inside claims representative**.
    - If the loss involves assessing damage to a vehicle, a **material damage adjuster** (often referred to as an appraiser) is assigned. There may be a

drive-in service where the adjuster will inspect the damaged vehicle, estimate the cost of repairs and write a check. If the vehicle isn't inspected at a drive-in facility, it will be inspected on-site.

- If the claim involves major property loss, a **property damage specialist** is assigned. He/she will investigate the cause of damage, make an estimate, set a reserve and then work with the insured and/or an outside contractor to come to a satisfactory settlement.

3. After the claim is initiated, the claims handler will review progress at regular intervals and make every effort to move the claim towards conclusion. Some claims can be settled quickly. Others—especially those involving litigation—may take much longer, sometimes even years.

Regardless of who handles your claim, Erie Insurance Group will keep you advised of the progress. To help you stay organized and involved, ERIE recommends you maintain a file regarding your loss that records the following:

- Policyholder's name as it appears on the policy
- Policy number
- Claim number
- Claim handler's name, mailing address, phone number, title
- Estimates, correspondence and notes of phone conversations regarding the settlement

Keep this file with you. Wherever you talk to your claims handler—at home or at work—your documentation will help ensure the claim is processed in a timely and accurate manner.



ERIE INSURANCE GROUP

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This information is presented as a public service of  
Erie Insurance Group and your local ERIE Agent.

Your ERIE Agent...  
here to serve you.