



Claims Reporting Procedures

Risk Alert

May 2010

Contact us:

We're here to help:

Should you have any questions regarding this matter, or if you would like further information, please contact our Claims team today:

T: 800.407.2027

www.wrcip.us

Pre Litigation Program:

Did you know that WRCIP offers pre-litigation assistance through their risk management partner, Canfield, at no cost? Call us directly or visit www.wrcip.us for more details.

As part of a member-owned and member-driven property and casualty insurance cooperative, it is important that all members actively strive to do their part to ensure the program is as successful as possible. A key element that enables the program to operate smoothly is the quick and accurate reporting of any accident or claims-related issues. As soon as an organization becomes aware of an incident or concern that may or may not result in a claim, it is important to provide notice to the Washington Rural Counties Insurance Program (WRCIP).

WRCIP partners with Canfield to provide you with full claims management, handling and administration services. The goal of the Claims Department is to resolve any incident or claims-related concerns as quickly as possible and to defend against those without any merit.

Key points to consider

Consider the following points when faced with a potential situation that may result in a claim:

- Your membership within an insurance co-op requires that ALL incidents and claims must be reported regardless of size.
- Report all accidents and losses immediately after you are notified. The Claims Department provides 24/7 service for reporting of claims.
- Record all relevant facts. Save all broken or damaged equipment involved until instructed to do otherwise.
- Identify any creditable witnesses and take photos if necessary and warranted.
- Do not admit responsibility or agree to pay for damages. This is the responsibility of the insurance company and/or the legal system.
- Prompt reporting is critical and keep in mind losses are absorbed by the group and individual members are not penalized for claims that may arise.

The sooner we receive a notice of a potential loss or incident, the faster we can provide the necessary advisement and recovery services to help expedite the process. Prompt and accurate notification may also directly help decrease the expenses associated with many claims. In addition, it also reduces any amount of downtime associated with the situation and can allow those impacted the opportunity to receive the timely instruction and attention they require.

Claims reporting procedure

In summary, the proper procedure for reporting a claim and/or incident is as follows:

- Report all accidents and losses, as soon as possible, to your insurance agent and/or the Claims Department. The Claims department can be reached 24/7 at 800.407.2027.
- Fill out the necessary information found in the claims kit located under the Downloads tab at www.wrcip.us.
- Send the claims form with the relevant information directly to the Claims Department via fax to 509.754.3406 or e-mail to claims@canfieldsolutions.com.
- In accordance with your agent's preference, copy them on any claims correspondence.
- **DO NOT** report any issue directly to a claims adjuster as this could result in a delay of them receiving your notification.

If you have any questions, we are here to assist you. Please call 800.407.2027 or contact riskhelp@canfieldsolutions.com.

Administered by:  **CANFIELD**

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