

# TWCA Risk Management Fund Auto/Property/Liability Claim Submission Process

\*Note all claims are subject to coverage review. Submitting a claim does not guarantee coverage.

#### **CLAIMS HANDLING PHILOSIPHY**

Everything we do is focused on creating greater value by driving down your overall cost of risk and delivering a superior claims experience. We do that by building a partnership with you to ensure that your claims are managed to your satisfaction. We offer transparent communication, clear metrics, and regular reporting.

TWCA Risk Management Fund's strategic approach also means our adjusters work with lower caseloads and make the best decisions throughout the claim. They understand each customer's unique concerns and tailor claims handling strategies to each customer's specifications. This helps avoid overlooked opportunities and costly mistakes, and ensures there are no surprises along the way for our clients.

### **CLAIM SET UP & HANDLING**

Claims are entered within 24-48 hours of receipt and assigned a claim number. The claim is then assigned to an adjuster in the Fund's Austin office. The adjuster will review the new loss and determine a plan of action which generally includes the following:

- Contact member to acknowledge receipt of claim and provide a claim number.
- Review facts of the loss.
- Determine what further information is needed (statements, estimates, photos, etc.).
- Assign field appraisers/investigators as needed.
- Evaluate exposures.
- Negotiate settlements.
- Work towards claim resolution.

### WHAT TO DO AFTER A LOSS

Safety is our number one priority for all Fund members and members of the public. After any incident, emergency services should be called as needed. Additionally, any damaged property should be protected to prevent further damage. Finally, documenting as much information as possible is crucial immediately following a loss. This may include contacting local authorities, gathering witness names, taking photos, getting repair estimates, or making emergency repairs.

## **HOW TO SUBMIT A CLAIM**

The Fund has a streamlined process for claims submissions. A *Loss Notice* must be filled out and submitted to TWCA Risk Management Fund at <u>3896TWCARMF@sedgwick.com</u>.

Send Lower Colorado River Authority Loss Notices to 3883LCRA@sedgwick.com.

When you click the appropriate Loss Notice a new window with a .pdf will open. Enter all known information into the fields and e-mail the loss to <a href="mailto:3896TWCARMF@sedgwick.com">3896TWCARMF@sedgwick.com</a> (3883LCRA@sedgwick.com for Lower Colorado River Authority Loss Notices). Contact our office if you have any additional questions.