



# Specialized claims services for businesses like yours

We're committed to providing you with the claims services you expect and deserve. That's why we've developed best practices that support a consistent and cost-effective approach to relieving the impact of liability, property, and workers' compensation losses on your business. These best practices allow us to resolve claims effectively and accurately—helping your business return to normalcy as quickly as possible.

## WITH OUR CLAIMS BEST PRACTICES, YOU'LL RECEIVE:

**Frequent communication** made possible through our efficient operations workflow and technology

**Claims handling** by our specialized technical claims adjusters who know your industry

**An early action plan** that will help resolve the claim, and—if necessary—an effective negotiation strategy to help achieve the best possible outcomes



## CONTACT

One of our claims adjusters will reach out to you within one business day of assignment of a new loss. From there, we'll contact the necessary individuals—including claimants and witnesses—as soon as possible.

## INVESTIGATION AND CLAIMS MANAGEMENT

- We gather and document the relevant facts.
- We retain photos for evidence and your protection.
- We conduct on-site investigations, when necessary, to preserve evidence.
- We use subrogation, second injury fund, and allocation opportunities to ensure that each party receives correct distribution.
- We document all written and verbal communication with all parties.
- We inform you of our comprehensive medical cost-containment programs, designed to provide you with excellent care and a proper course of treatment at the lowest cost available.

- We arrange appraisals and inspections within 48 hours of assignment to an appraiser.

## RESERVES

We evaluate each claim on its merits and the applicable law. We base loss reserves on the contract terms, statutory benefits, and/or legal liability discovered during our investigations.

## LITIGATION

We use proactive claim handling to minimize litigation. If litigation is necessary, approved counsel will handle it, unless we make other arrangements with you.

## A PROFESSIONAL, ACCESSIBLE TEAM

You can report claims several ways, including fax, mail, and through our website. The most efficient method is our first notice of loss toll-free number (below), where we'll walk you through the process, step by step.

**To learn more about our claims services, visit [sentry.com](https://www.sentry.com) or give us a call at 800-473-6879.**