



## Claims Handling Process

NAGICO applies a basic 5-step process for handling claims. Whether you've been involved in a multiple car pile-up or a fender bender, or experienced a fire, burst pipe or natural disaster, or an on-the-job injury, we follow the same process to see every claim through from start to finish.

Here's what we do:

### 1. Assign the Claim

When we receive your claim, we assign it to a claims professional. We may assign multiple representatives and external independent professionals based on the complexity of your claim; this is to ensure that the necessary expertise is utilized to keep our promise of a fair settlement.

### 2. Make Contact

Our claims professional will contact you to:

- Gather facts surrounding your loss
- Review your coverage
- Explain how your claim will be handled
- Schedule an in-person appointment

### 3. Assess and Evaluate

Your claims professional will then:

- Determine whether the loss is covered
- Inspect and document damage
- Interview witnesses or other involved individuals
- Take photos and samples (if needed)
- Obtain reports from relevant third parties
- Evaluate your claim

### 4. Conclude and Resolve

We aim to resolve your claim in a fast and fair manner. This would result in either of the following:

- A payment being made; or
- An explanation regarding why there would be no payment in relation to your claim

### 5. Close the Claim

Once we've concluded and resolved your claim under the terms of the relevant policy, we close the claim.