

# Claims Reporting Expectations



The following details each step in responding to claims reported to our office (*Regardless of the method of reporting the claim*):



## Step 1:

Initial call in or email to report a claim – *Process takes approximately **10 minutes***

- If report is by phone – *Call is answered within **2 rings***
- Complete the new claim report – *Details taken and coverage reviewed by adjuster within **30 minutes***



## Step 2:

Contact the policyholder

- First call and or follow up call – *Within **2 hours***



## Step 3:

The broker is notified of assigned Claims Adjuster

- Broker is given information on who is assigned to the claim, is given their contact information and a claim number for reference – *Within **2 hours***



## Step 4:

Detailed notes on the claim are entered in our system

- The adjuster makes detailed notes of the claim information provided in the contact or correspondence, and that they either spoke with the insured to confirm details and coverage, or they left a message for a return call - ***Within 2 hours***



## Settlement Timelines:

Average times to close a claim with final payments/settlement to be completed:

- Automobile Physical Damage – ***3 weeks to 2 months***
- Property Claims (*except fire*) – ***1 to 3 months***
- Property Fire Claims – ***6 months to 2 years*** (*depending on extent of damage*)
- Liability Claims – ***6 months to 2 years*** (*depending on extent of injuries*)

All new claim submissions can be submitted to the email address below, where your claim will be assigned to one of our adjusters.

**[claims@edgemutual.com](mailto:claims@edgemutual.com)**



**TOLL:** 1 (844) 638-3305  
**FAX:** (519) 638-3521