

## Appendix N – Industry Best Practices - Performance Standards

### *Assignment*

|          |  |
|----------|--|
| I A 1 c  | Appraisal Assignment                   |
| I B 1 a  | Physical Damage Screening & Assignment |
| II A 1 a | Bodily Injury Assignment & Screening   |
| III A 1  | PIP Assignment                         |

### *Coverage Analysis*

|                |                           |
|----------------|---------------------------|
| I B 2 a & f    | Physical Damage Coverage* |
| II A 2 a       | Bodily Injury Coverage*   |
| III A 2 a to f | PIP Coverage              |

### *Initial Contacts*

|               |                          |
|---------------|--------------------------|
| I B 2 b       | Physical Damage Contact* |
| II A 3 a to c | Bodily Injury Contact*   |
| III B 1 to 4  | PIP Contact              |

### *Investigation*

|             |   |
|-------------|---|
| I B 1 & 2   | Physical Damage Initial Screening & Investigation |
| II A 1 & 2  | BI Initial Screening & Investigation              |
| III A 1 & 2 | PIP Initial Screening & Investigation             |

### *Follow-Up/Control*

|         |  |
|---------|--|
| I B 4   | Physical Damage Prompt Evaluation & Settlement |
| II A 5  | BI Follow-Up & Continuing Investigation*       |
| III F 1 | PIP Claim Payment                              |

### *Evaluation*

|               |  |
|---------------|--|
| I B 4         | Physical Damage Evaluation & Settlement              |
| II A 6 a to f | Bodily Injury Settlement Negotiations or Denial*     |
| II B 3        | Bodily Injury Fraud Handling Evaluation & Settlement |
| III F         | PIP Claim Payment                                    |

### *Loss Management*

|           |   |
|-----------|---|
| I A 5 & 7 | Physical Damage Total Loss Payments & Appraisal   |
| I B 3     | Physical Damage Normal Handling Appraisal Program |
| II A 4    | Bodily Injury Loss Management*                    |
| III C     | PIP Medical Management                            |

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### *Reserving*

|          |   |
|----------|---|
| I B 2 f  | Physical Damage Initial Investigation*              |
| II A 2 e | Bodily Injury Initial Investigation*                |
| II A 5 e | Bodily Injury Follow-Up & Continuing Investigation* |
| III A 3  | PIP Initial Investigation*                          |

### *Litigation Management*

|               |                                |
|---------------|--------------------------------|
| II A 7 a to e | Bodily Injury – Cases in Suit* |
| III F 1 g     | PIP Claim Payment              |
| V B           | Expense – Legal Expense*       |

### *Settlement*

|          |  |
|----------|--|
| I B 4    | Physical Damage Prompt Evaluation & Settlement   |
| II A 6 a | Bodily Injury Settlement Negotiations or Denial* |
| III F    | PIP Claim Payment                                |

### *Salvage*

|       |                                     |
|-------|-------------------------------------|
| I A 5 | Physical Damage Total Loss Payments |
|-------|-------------------------------------|

### *Recovery/Offsets*

|        |                           |
|--------|---------------------------|
| I B 6  | Physical Damage Recovery* |
| II B 9 | Bodily Injury Recovery*   |
| III E  | PIP Subrogation           |

### *Overpayment Analysis (Leakage)*

|          |  |
|----------|--|
| I C 4    | Physical Damage Evaluation & Settlement          |
| II A 6 a | Bodily Injury Settlement Negotiations or Denial* |
| III F    | PIP Claim Payment                                |