

A. Assignment

I.A.1.c.	Appraisal Assignment
I.B.1.a. – c.	Physical Damage Assignment and Screening
II.A.1.a. – c.	Bodily Injury Assignment and Screening
III.A.1.	PIP Assignment and Screening

B. Coverage Analysis

I.B.2.a.	Physical Damage Coverage
II.A.2.a.	Bodily Injury Coverage
III.A.2.a. – f.	PIP Coverage

C. Initial Contacts

I.B.2.b.	Physical Damage Contact
II.A.3.a. – c.	Bodily Injury Contact
III.B.1. – 4.	PIP Contact

D. Investigation

I.B.1. a. – c.	Physical Damage Initial Screening and Investigation
I.B.2.a.	Physical Damage Initial Screening and Investigation
II.A.1.a. – e.	BI Initial Screening and Investigation
II.A.2.a. – d.	BI Initial Screening and Investigation
III.A.1. – 2.	PIP Initial Screening and Investigation

E. Follow-Up/Control

I.B.4. a. – c.	Physical Damage Prompt Evaluation and Settlement
II.A.5.a. – e.	BI Follow-Up and Continuing Investigation
III.F.1.a. – h.	PIP Claim Payment

F. Evaluation

I.B.4.a. – c.	Physical Damage Evaluation and Settlement
II.A.6.a. – f.	Bodily Injury Settlement Negotiations or Denial
II.B.3.	Bodily Injury Fraud Handling Evaluation and Settlement
III.F.1.a. – h.	PIP Claim Payment

#### G. Loss Management

I.A.5. a. – d.	Physical Damage Total Loss Payments and Appraisal
I.A.7. a. – d.	Physical Damage Total Loss Payments and Appraisal
I.B.3. a. – b.	Physical Damage Normal Handling Appraisal Program
II.A.4.	Bodily Injury Loss Management
III.C.1. – 2.	PIP Medical Management

#### H. Reserving

I.B.2.f.	Physical Damage Initial Investigation
II.A.2.e.	Bodily Injury Initial Investigation
III.A.3.	PIP Initial Investigation

#### I. Litigation Management

II.A.7.a. – f.	Bodily Injury – Cases in Suit
III.F.1.g.	PIP Claim Payment
V.B.1. – 3.	Expense – Legal Expense

#### J. Settlement

I.B.4 a. – c.	Physical Damage Prompt Evaluation and Settlement
II.A.6.a. – f.	Bodily Injury Settlement Negotiations Or Denial
III.F.1. – 3.	PIP Claim Payment

#### K. Salvage

I.A.5.a. – d.	Physical Damage Total Loss Payments
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#### L. Recovery/Offsets

I.B.6. a. – b.	Physical Damage Recovery
II.A.9. a.	Bodily Injury Recovery
III.E.1. – 2.	PIP Subrogation

#### M. Overpayment Analysis (Leakage)

I.C.4.	Physical Damage Evaluation and Settlement
II.A.6.a. – f.	Bodily Injury Settlement Negotiations or Denial
III.F.1. – 3.	PIP Claim Payment