

Appendix M
Commercial and Private Passenger
Industry Best Practices

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

Commercial and Private Passenger Claims Performance Standards
Appendix M: Industry Best Practices

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
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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