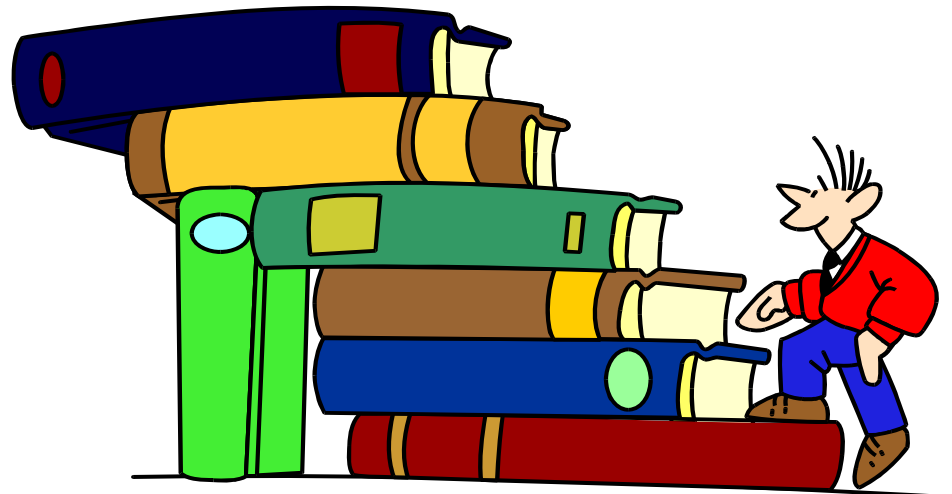


CLAIMS PROCEDURES



Definition of a Claim

Assertion of a legal right alleging liability or responsibility on the part of an Insured arising out of an Occurrence or Wrongful Act.



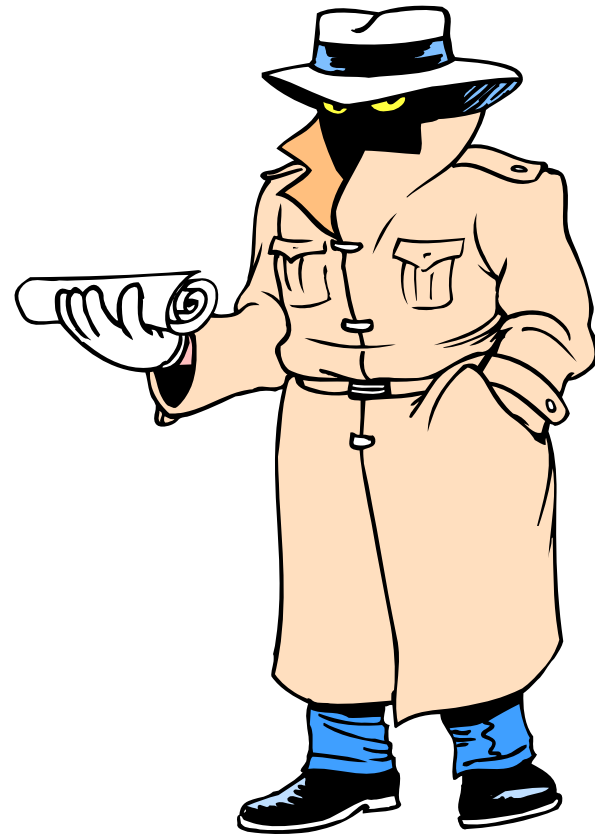
Notify LGIT Immediately of Claims

- By Fax, Mail or Phone
- Fill out a General or Auto Liability form, or a Property form.
- Forward to assigned Claims Analyst.



Discussion of Claims

- Be available to LGIT staff and attorneys for information
- Do not talk to anyone about the case other than LGIT staff and LGIT appointed attorneys



When a Potential Claim Occurs

- Gather information to provide proper defense
 - Interview all parties involved
 - Obtain insurance information for possible subrogation
- Write complete reports
- Identify all witnesses by name with phone numbers and addresses
- Be sure to avoid potential disclosure of all internal documents

Coverage Determination

- **Yes** - Claim is set up and the investigation begins.
- **No** - Claim is denied and the Claimant is contacted by phone and a denial letter is sent

