**How does an insurance company process a claim?**

Insurance companies use a combination of automated and manual verification for the adjudication of claims. When this is done, payment determination is done, wherein the insurance company decides how much it is willing to pay for the claim.

Insurance payers typically use a five step process to make claim adjudication decisions.

The five steps are:

* The initial processing review
* The automatic review
* The manual review
* The payment determination
* The payment by transfers, cheque or cash

**PROCEDURES IN ASSESSING A MOTOR CLAIM BY CLIENT**

Make sure to take the following steps after a motor / car accident.

## Get medical attention

Getting to a doctor right after an accident ensures that bones are properly set and any other [injuries](https://www.enjuris.com/personal-injury/) are identified. They will also be [documented](https://www.enjuris.com/personal-injury-law/personal-injury-claim-documents.html) for your insurance company for when your claim is processed, which will streamline your approval.

## Take pictures / write down everything

If you can  [write down](https://www.enjuris.com/pdf/post-accident-report.pdf) or [take pictures](https://www.enjuris.com/blog/resources/taking-accident-scene-photos/) of everything regarding the accident scene and the cars involved in the accident. Take pictures or video of your injuries and the damage to your respective vehicles. These photos or videos will be valuable to your case if you have trouble receiving a favorable response from the insurance company. Cuts, scrapes and bruises heal quickly, so having photos of the injury is a smart decision.

## Contact your brokerage / insurance company

Once your injuries have been treated, you’ll want to contact your insurance company representative in order to [report the accident](https://www.enjuris.com/personal-injury-law/post-incident-report.html).

1. Go for police report in case of theft or third party involvement

Immediately report to the police when there is a theft case and injury or death of a third party. Involve the police for a vivid police report to second your report to the insurance company.

## Write down expenses related to your claim

It’s possible you may incur many expenses during the time your insurance claim is processing. It’s very important that you [keep a good record of expenses](https://www.enjuris.com/personal-injury-law/calculating-damages.html) in case you need to file a lawsuit. Keep a notebook or an Excel spreadsheet and make a receipt of expenses related to your claim.

* medical care and supplies
* expenses for rental vehicle or alternate transportation
* expenses paid by relatives who had to help you
* Expenses on repairs on the vehicles and any other damages if policy is comprehensive but third party policy covers expenses on the third party’s vehicle and damages only.