NEW CLAIM

Are the circumstances clear?

- **No**
  - **Can the details be easily obtained?**
    - **No** → Report to RMA Insurance
    - **Yes** → Reassess once claim details are received
- **Yes**
  - **Were we negligent?**
    - **No** → Write a denial letter to the claimant.
    - **Yes** → **Are the damages below the deductible?**
      - **No** → Report to RMA Insurance
      - **Yes** → Settle claim directly

RMA INSURANCE