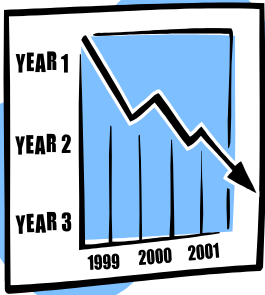


Property Loss Flow Chart



Property Loss

On-Site Investigation
(Risk Manager, Safety, Security)

Value Below Deductible

Incident Report Filed
(Optional)

Department Replacement

“Ground Up” Claim Expense
Noted

Claim
Closed

Value Exceeds Deductible

Claim Report Filed

TPA Adjusts Claim

Estimates Evaluated

Repair or Replacement
Arranged

Claim
Closed