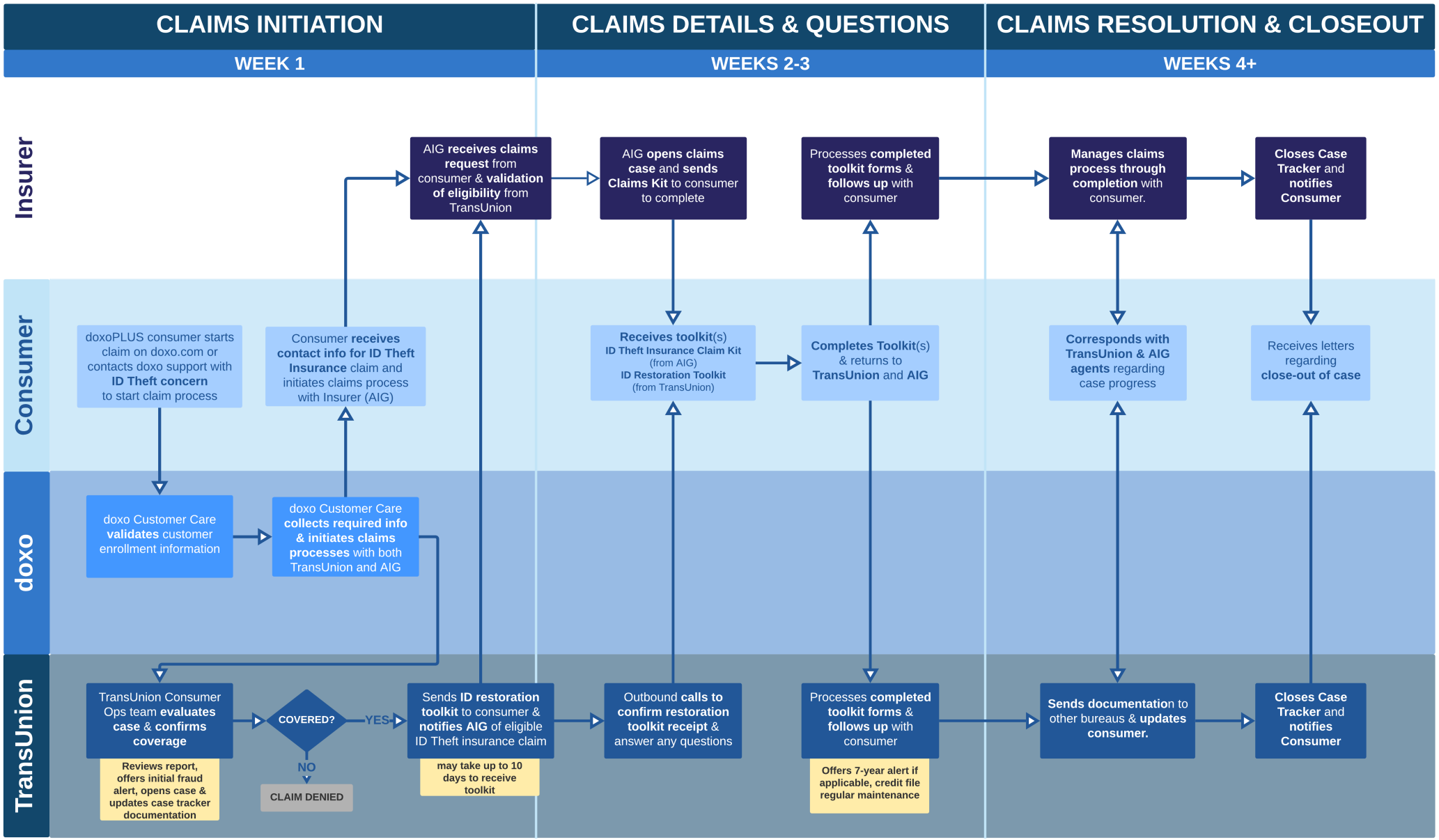
CLAIMS INITIATION
CLAIMS DETAILS & QUESTIONS
CLAIMS RESOLUTION & CLOSEOUT
WEEK 1
WEEKS 2-3
WEEKS 4+
Insurer
Consumer
doxo
TransUnion
AIG receives claims request from consumer & validation of eligibility from TransUnion
AIG opens claims case and sends Claims Kit to consumer to complete
Processes completed toolkit forms & follows up with consumer
Manages claims process through completion with consumer.
Closes Case Tracker and notifies Consumer
doxoPLUS consumer starts claim on doxo.com or contacts doxo support with ID Theft concern to start claim process
Consumer receives contact info for ID Theft Insurance claim and initiates claims process with Insurer (AIG)
Receives toolkit(s)
ID Theft Insurance Claim Kit (from AIG)
ID Restoration Toolkit (from TransUnion)
Completes Toolkit(s) & returns to TransUnion and AIG
Corresponds with TransUnion & AIG agents regarding case progress
Receives letters regarding close-out of case
doxo Customer Care validates customer enrollment information
doxo Customer Care collects required info & initiates claims processes with both TransUnion and AIG
TransUnion Consumer Ops team evaluates case & confirms coverage
Reviews report, offers initial fraud alert, opens case & updates case tracker documentation
COVERED?
YES
NO
CLAIM DENIED
Sends ID restoration toolkit to consumer & notifies AIG of eligible ID Theft insurance claim
may take up to 10 days to receive toolkit
Outbound calls to confirm restoration toolkit receipt & answer any questions
Processes completed toolkit forms & follows up with consumer
Offers 7-year alert if applicable, credit file regular maintenance
Sends documentation to other bureaus & updates consumer.
Closes Case Tracker and notifies Consumer