

# The Auto Claim Process

## REPORT THE CLAIM

You can submit your claim online, directly to your agent, or by phone/email:  
Call: 877-922-5246  
Email: [directconnect@wbmi.com](mailto:directconnect@wbmi.com)

1

## ASSIGNMENT

The claim is assigned to a claims representative who will help you throughout the claims process.

2

## INITIAL CONTACT

The claim representative will call you to discuss your claim, provide you with a claim number, and gather additional details. They will instruct you on next steps and answer any of your questions.

3

## EVALUATING THE CLAIM

The claim representative may need to call witnesses, contact a repair shop, or instruct you to use photo estimate to gather photos of your vehicle to help with their evaluation.

4

## RESOLUTION

The claim representative will call you to go over the payment. The payment (minus the cost of your deductible) may be issued to you or the repair shop doing the repairs to your vehicle.

5

## CLAIM IS CLOSED

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