

19 July 2022

Communique 106

To Sasria Agent Companies

Claims Process – Request for Rejection Letter

Sasria is aware of the confusion caused by a request of a rejection letter from Agent Companies and releases this communication to clarify same. This is not a process change but an adherence to the process that previously was in place and was documented and communicated in the various sessions held in 2020, in preparation for the CMS launch in December 2020.

We confirm that an Agent Company bears the onus of proof that a claim resulted from a Sasria related peril. This would be proven by the investigation done when the claim is initially registered to determine the merits. The claims process outlines that Agent Companies treat the claim as an internal claim until such time they can provide proof that the damages being claimed resulted from a Sasria peril. The claim will thus be viewed as an underlying policy claim until such time proof is made available and Sasria accepts liability.

Part of the process is that where a claim is proven to be Sasria related, it must be rejected by the underlying policy and registered with Sasria. As part of the submission of the claim, a rejection letter has to be included. This letter must be addressed to the insured advising them of the rejection, detailing the reasons thereof and advising the client that their claim is being submitted to Sasria for consideration.

Although Sasria has not strictly enforced the requirement on submission of the rejection letter, with the institutionalisation of the new claims management system, Sasria is requiring that there is adherence to this step in the process. With immediate effect, the rejection letter should form part of claim submission documents to understand on what basis the agent company is refuting the merits.

We trust the above brings clarity to recent requests for a rejection letter from Agent Companies.

Furthermore, we trust we have your understanding and will adhere to the request and avoid delays in finalisation of claims.

Regards

Sasria SOC Limited