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## **MAKING THE CLAIMS PROCESS EASIER: What Consumers Should Know When Faced with A Loss**

Important, but sometimes difficult, filing a claim can be one of the most frustrating processes during a crisis or following a major disaster. Delays in the claims process was the No. 1 complaint of insurance consumers in 2007, according to the National Association of Insurance Commissioners (NAIC). It is critical that at these times, you are prepared with the information your insurance company needs. To help you avoid problems getting your claims paid, the NAIC offers these tips:

### **Know Your Policy**

Understand what your policy says. The policy is a contract between you and your insurance company. Know what's covered, what's excluded and what the deductibles are.

### **File Claims as Soon as Possible**

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

### **Provide Complete, Correct Information**

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

### **Keep Copies of all Correspondence**

Whenever you communicate with your insurance company, be sure to keep copies and

### **Auto and Homeowners Claims**

Auto and homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, maintain any damaged personal property for the adjuster to inspect. If possible, take photographs or video of the damage before making temporary repairs.

### **Other Tips for Filing Auto or Homeowners Claims:**

- Don't make permanent repairs. An insurance company may deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- Provide the claims adjuster with records of any improvements you made to your property.

records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

### **Ask Questions**

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in the question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

### **Don't Rush into a Settlement**

If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek professional advice.

- Ask the claims adjuster for an itemized explanation of the claim settlement offer.

### **Accident and Health Claims**

Ask your physician to provide your insurance company with details about your treatment, medical conditions and prognosis.

If you suspect a provider is overcharging, ask the insurance company to audit the bill and verify whether the provider used the proper billing procedure.

### **Contact Your State Insurance Department**

If you have a dispute with your insurer about the amount or terms of the claim settlement, you should contact your state insurance department for assistance.

Go to [www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm) for a link to your state department Web site.

For more information about auto, home and health insurance options, and tips for choosing the coverage that is right for you and your family, go to [www.insureUonline.org](http://www.insureUonline.org).

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