



Insurance Department

Before an Emergency: How to Prepare for a Wildfire

If a wildfire is active in your geographic area but an official evacuation order has not yet been issued, use this critical window of time to safeguard your finances and prepare your property.

Home Hardening & Mitigation Resources

- **Financial and Safety Incentives:** Property fire mitigation provides powerful safety and financial incentives, drastically minimizing structural wildfire risk while actively improving the long-term market value and insurability of your home.
- **Proactive Zoned Strategy:** The most effective proactive strategy is to reduce structural ignitability ("home hardening") and systematically clear nearby fuels using a zoned defensible space framework.
- **Scientific Research:** Studies from the Insurance Institute for Business & Home Safety (IBHS) demonstrate that collective structural adjustments—like Class A fire-rated roofs, noncombustible gutters, and ember-resistant vents—can meaningfully reduce the risk of home ignition.
- **Mitigation Standards:** To explore comprehensive checklists, interactive science courses, and certification standards to protect your property, visit the official IBHS Wildfire Prepared Home website (<https://wildfireprepared.org/>).

Ensuring You Have Appropriate Coverage

To ensure your home and property are covered, it is essential to carefully review your insurance policy prior to any disaster. Coverage terms and optional endorsements can vary significantly between policies; even neighbors using the same insurance provider may possess entirely different levels of protection. Talk to your agent if you have questions about your policy.

- **Review Policy Limits:** Confirm that your policy limits reflect the current true replacement cost of your home without deducting for age-related depreciation, rather than just its depreciated actual cash value. The structural valuation language listed on your policy declarations page heavily impacts your out-of-pocket restoration expenses.
- **Understand Your Deductible:** Your deductible is the portion of the claim value that you have agreed to pay out of your own pocket, which your carrier automatically deducts from any final settlements issued. Be aware of whether you have a flat dollar deductible or a percentage deductible. A percentage deductible bases your out-of-pocket share on a direct percentage of your home's total insured dwelling value. For instance, a 2% deductible on a home structure insured for \$250,000 equals a \$5,000 out-of-pocket share, which can significantly impact your recovery budget.



- **Schedule High-Value Items:** Standard property insurance policies often have specific sub-limits or caps on certain categories of personal property. High-value belongings such as antiques, firearms, collectibles, and high-end jewelry typically need to be explicitly scheduled on your policy through separate endorsements or riders to ensure their full worth is covered.
- **Review Outbuilding and Detached Structure Limits:** Similar to high-value items, standard policies generally limit coverage for detached structures—such as sheds, detached garages, barns, and fences—to a small, fixed percentage of your main dwelling limit. If you have substantial outbuildings on your property, you must ensure your policy coverage limits are explicitly expanded to cover their full replacement value.
- **Check for Code Upgrade Coverage:** Standard property insurance policies do not cover the extra expenses required to bring an older, damaged home up to current local municipal building codes. Ensure you have explicit "Ordinance and Law Coverage" specified on your policy declarations page to cover those code-upgrade construction costs.
- **Verify Additional Living Expenses (ALE) Triggers:** If your home is rendered unlivable due to a covered fire peril, standard homeowners policies provide ALE to pay for the direct increase over your typical daily living costs. Under standard homeowners insurance policies, ALE or Loss of Use coverage can also help families during a mandatory wildfire evacuation even if their home has not yet burned. However, specific triggers and timelines vary significantly by carrier, so you should verify your policy's terms in advance. Note that purely voluntary evacuations are out-of-pocket expenses, as policies typically require an official civil authority mandate driven by actual, direct physical damage to nearby property.

Documenting Your Home Inventory

- **Utilize Free Mobile Apps:** Download the official, secure Home Inventory mobile application provided free of charge by the National Association of Insurance Commissioners (NAIC), available in both the Apple App Store and Google Play.
- **Conduct a Digital Inventory:** Create a comprehensive list of your household items and possessions.
- **Use Video if Short on Time:** If you are short on time, use your phone to film a continuous video walkthrough of every room.
- **Narrate the Details on Camera:** As you film, clearly describe high-value items, noting purchase dates, general item conditions, and original purchase prices if known.
- **Secure and Backup Records:** Save a backup copy of your completed inventory list online or store a physical copy in a secure off-site location, such as a bank safety deposit box, alongside your core insurance policy papers.



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During an Emergency: When You are Evacuated

What to Do When You Are Evacuated

- Under standard homeowners insurance policies used in Utah, Additional Living Expenses (ALE) or Loss of Use coverage can help families during a mandatory wildfire evacuation even if their home has not yet burned.
- However, specific triggers and timelines vary significantly by carrier.

Key Evacuation Guidelines

- **Mandatory vs. Voluntary Evacuations:** Purely voluntary evacuations are out-of-pocket expenses. Policies typically require an official civil authority prohibit you from using your residence or rental premises because of by actual, direct physical damage to nearby property.
- **Save Your Orders:** To ensure a successful claim, Utah consumers should save copies of official mandatory evacuation orders. If a written order was not given at the time of evacuation, you will need to get proof of evacuation from the authority the ordered the evacuation. You may be able to find such proof from your county's website or social media, or you may have received an in-app or text notice of an evacuation.
- **Keep Every Receipt:** Retain all itemized receipts during the evacuation period. Carriers will only reimburse valid increases over your regular, baseline living costs.



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During an Emergency: After a Fire Loss

The decisions you make in the immediate aftermath of a fire loss are vital for protecting your financial recovery and ensuring your insurance claim is successful. Insurance policies and coverages differ significantly by carrier, and all claims will be paid according to your specific policy language and explicit terms.

STEP 1: Contact Your Insurer

- **Notify Your Carrier Immediately:** Call your insurer's claims line or file your claim on their website as soon as you are safe.
- **Don't Panic Over Missing Paperwork:** If you fled without your paperwork, claims agents and insurers can often locate your policy using information such as your full name, home address, and telephone number.
- **Find Your Insurer's Contact Information:** Locate your insurer on our *Claim Assistance & Support Resources* guide.
- **Ask Crucial Tracking Questions:** Write down your claim number, the full names and direct telephone numbers of every representative or adjuster you speak with, and ask when you can expect an adjuster to visit the property.

STEP 2: Managing Your Additional Living Expenses (ALE)

- **Utilize Available ALE Coverage:** If a covered fire renders your residence uninhabitable, typical homeowners insurance includes ALE to help cover the immediate spike in your daily costs. You should also inquire if your insurance provider can help find suitable temporary housing under your policy. Reimbursable costs under ALE often include hotel stays, short-term rentals, and dining out if your current lodging does not provide a kitchen.
- **Maintain Records of All Receipts:** To process reimbursements, insurers require comprehensive physical or digital documentation. This applies to lodging, food costs that exceed your usual spending, increased travel expenses, and costs for boarding pets. Using debit or credit cards instead of cash creates a reliable, dated digital record of all disaster-related spending for your claim.

STEP 3: Protect and Document the Property (Once it's Safe to Re-Enter)

- **Wait for Official Clearances:** Do not attempt to return to an evacuated property until state or local public safety officials have formally declared the area safe from hazards like downed power lines or broken gas lines.



- **Perform a Complete Visual Inspection:** Avoid sharp debris or broken glass when touring the property. Take detailed notes and comprehensive photos/videos of all damaged structural areas and personal property prior to disturbing or moving any items.
- **Identify Concealed Damage:** Carefully examine flooring, walls, and ventilation systems for hidden smoke, soot, or ash contamination.
- **Implement Temporary Safeguards:** Secure the remaining structure against further weather damage or theft by making necessary interim repairs, such as boarding windows or tarping roof openings. Retain all material receipts, as these mitigation expenses are typically reimbursable by your insurer.
- **Consult Adjusters Before Permanent Repairs:** To avoid potential coverage denials, do not initiate permanent structural restoration until you have consulted with your insurance adjuster.
- **Retain Damaged Property:** Keep all affected belongings on-site until the adjuster has finished their inspection and cataloging. Since the carrier may choose professional restoration over replacement, do not discard any property without official authorization.
- **Engage a Licensed Professional:** Share insurance estimates with your chosen contractor. While insurers may provide suggestions, you are not obligated to use their preferred vendors. Verify contractor credentials through the Division of Professional Licensing via the License Lookup Verification portal (<https://secure.utah.gov/llv/search/index.html>) to ensure your contractor is properly licensed.



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Spotting Post-Disaster Scams: Protecting Yourself from Fraud

Fraudsters and predatory operators frequently exploit the confusion following a natural disaster to prey on vulnerable property owners. Be on alert for deceptive door-to-door sales pitch tactics, out-of-state "storm chasers," and unverified individuals posing as claims representatives.

Red Flags to Watch For

- **Uninvited Solicitations at Disaster Scenes:** Be suspicious of anyone arriving unannounced at your home or an evacuation zone offering immediate repairs, debris removal, or rapid claims handling.
- **High-Pressure Tactics & Immediate Signing:** Be cautious of contractors or adjusters who pressure you to immediately sign repair authorizations, fee agreements, or claim representation forms.
- **Promises to Absorb or Waive Your Deductible:** Be wary of any contractor who promises to "waive," "absorb," or "pay" your insurance deductible as an inducement to win your business. This is an unlawful and deceptive practice. Your deductible is your agreed out-of-pocket responsibility under your policy terms.
- **Demands for Full Upfront Payments:** Never pay the full contract balance upfront or sign over an entire insurance claim payout check before work is completed. Legitimate, licensed professionals typically ask for a reasonable down payment for materials to begin, with incremental draws as construction milestones are hit.
- **Blank Spaces in Agreements:** Never execute a contract that has empty lines or missing fields that a dishonest adjuster or contractor could alter after the fact. Insist on a complete contract and keep a copy of it for your records.

Action Steps to Stay Safe

- **Secure Multiple Written Bids:** Obtain multiple independent, written repair estimates from established local contractors to contrast pricing and project parameters before making a hiring decision.
- **Coordinate Directly with Your Insurance Carrier:** Keep a transparent line of communication open with your insurance claims adjuster. Ensure your contractor's repair bids match up with what your insurer has evaluated and approved before any major work begins.
- **Verify Licenses First:** Use the Utah Insurance Department Licensee Search (<https://insurance.utah.gov/licensee-search/>) to confirm the validity of any public adjuster's license and use the Utah Division of Professional Licensing portal (<https://secure.utah.gov/llv/search/index.html>) to check a repair contractor's operational standing.
- **Report Fraud Immediately:** If you suspect you have been targeted by an insurance scam, report it immediately to the Utah Insurance Department Fraud Division at 801-468-0233 or toll-free at 844-373-0233.



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Proving Your Loss: Navigating the Claim Process

Navigating the Claim Process

- **Evidence and Inspections:** The insurance company will investigate your claim. To support this investigation, you will need to provide detailed evidence of your losses and ensure your home is available for an insurance adjuster to visit, inspect, photograph, and calculate the total financial scope of the loss.
- **Reviewing Contractor Estimates & Supplements:** The insurance company will review initial repair estimates as well as any supplemental estimates submitted by your contractor(s) as hidden or unexpected damage is uncovered during the rebuilding process.
- **Adjustments and Updated Estimates:** Based on these reviews, the insurer will adjust the claim and issue a new, updated covered estimate to reflect the approved construction milestones.
- **Expect Multiple Payments:** Homeowners property claims are rarely resolved with a single, lump-sum payout check. You will receive sequential payments for different parts of your claim (such as immediate living costs under ALE, personal property content replacements, and incremental structural construction draws) as the rebuild progresses.
- **Payment of Undisputed Amounts:** You should expect that your insurer will pay undisputed amounts first to get your recovery moving, rather than withholding all funds until the entire claim is resolved.
- **Unlocking Recoverable Depreciation:** If you have a Replacement Cost Value (RCV) policy, your insurer may initially issue an upfront check reflecting only the depreciated Actual Cash Value. Once you present physical proof, contractor invoices, or retail receipts verifying that the items have been repaired or replaced, the carrier will issue a second check for the remaining balance (recoverable depreciation). This must typically be requested within a specific time limit depending on your policy terms.
- **Policies Differ:** Insurance policies and coverages differ significantly by carrier, and all claims will be paid strictly according to your specific policy language and explicit terms.

Types of Adjusters

To protect yourself from unlicensed individuals after a disaster, use the Utah Insurance Department Licensee Search (<https://insurance.utah.gov/licensee-search/>) to confirm a public adjuster's credentials.

- **Company Adjuster:** Works exclusively as a direct staff employee for your insurance carrier. A company adjuster is hired and paid completely by the carrier to settle your claim based on your explicit policy terms; you do not pay them a fee.



- **Independent Adjuster:** A representative who contracts with several different insurance companies. Deployed during widespread regional disasters, independent adjusters complete the exact same assessment tasks as a company adjuster and do not charge you a fee.
- **Public Adjuster:** A public adjuster is a licensed adjuster you can choose to hire and pay out of pocket to manage your claim, review coverages, and negotiate settlements on your behalf. They have no ties to your insurance company, and you must pay their fees directly via a flat rate or a percentage of your final settlement. Note that your insurer will still send their own adjuster and is not legally obligated to accept your public adjuster's calculations.



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Claim Assistance & Support Resources

Whether you have questions, need clarification, or would like educational guidance on your rights, please reach out – the Utah Insurance Department is here to support you throughout your recovery.

Educational Guidance & Support

If you have questions, need clarification, or would like educational guidance on your rights, please reach out directly for support. You can reach the Property & Casualty Division at:

- 801-957-9305
- prop-cas@utah.gov

Claims Problems

If you encounter issues during the claims process, we encourage you to continue working directly with your insurance company or agent to find a resolution.

Before submitting a formal complaint, it can be helpful to take the following steps:

- **Review Your Policy Details:** Your agent can help clarify any language or requirements you are unsure about.
- **Stay Connected with Your Insurer:** Continue to provide any requested information or access to assist with your claim.
- **Organize Your Documentation:** Ensure your records of loss and expenses are clearly documented.

If you have tried these steps and feel your concerns remain, you can file a formal complaint online using your Complaints portal (<https://insurance.utah.gov/complaints/>).

Claims Contact Information for Homeowners Insurance Providers

Company Name	Claims Phone Number	Website URL
AFIC (American Family Insurance Co.)	1-800-692-6326	amfam.com/claims/file-your-claim
AFMIC (American Family Mutual Ins.)	1-800-692-6326	amfam.com/claims/file-your-claim
AIG Prop Cas Co	1-888-760-9195 or 1-800-225-5244	aig.com/home/claims
AIG Specialty Ins Co	1-800-225-5244	aig.com/home/claims
AM Specialty Ins Co	1-480-462-5501	amspecialty.com
AMGUARD Insurance Co. (GUARD)	1-888-639-2567	guard.com/claims



Company Name	Claims Phone Number	Website URL
Accelerant Specialty Ins Co	1-833-284-9200	accelins.com
Ace Prop & Cas Ins Co	1-800-252-4670	chubb.com/us-en/claims
Acuity A Mut Ins Co	1-800-242-7666	acuity.com/claims/report/personal/property/policy
Agraria Ins Co	1-800-226-6383	fbfs.com/claims-center
Allstate Ind Co	1-800-255-7828	allstate.com/claims/file-track
Allstate Indemnity Company	1-800-255-7828	allstate.com/claims/file-track
Allstate Ins Co	1-800-255-7828	allstate.com/claims/file-track
Allstate Insurance Company	1-800-255-7828	allstate.com/claims/file-track
Allstate N Amer Ins Co	1-800-255-7828	allstate.com/claims/file-track
Allstate Prop & Cas Ins Co	1-800-255-7828	allstate.com/claims/file-track
Allstate Property and Casualty Insurance Co.	1-800-255-7828	allstate.com/claims/file-track
Allstate Vehicle & Prop Ins Co	1-800-255-7828	allstate.com/claims/file-track
Allstate Vehicle and Property Insurance Co.	1-800-255-7828	allstate.com/claims/file-track
American Bankers Ins Co Of FL	1-800-358-0600	assurant.com/claims
American Economy Ins Co	1-800-225-2467	libertymutual.com/claims-center
American Economy Insurance Company	1-800-225-2467	libertymutual.com/claims-center
American Family Connect Prop & Cas I	1-800-845-5242	connectbyamfam.com/claims
American Family Ins Co	1-800-692-6326	amfam.com/claims/file-your-claim
American Family Mut Ins Co SI	1-800-692-6326	amfam.com/claims/file-your-claim
American Modern Home Ins Co	1-800-375-2075	myclaim.amig.com
American Modern Prop & Cas Ins Co	1-800-375-2075	myclaim.amig.com
American National Property And Casualty Co.	1-800-333-2860	americannational.com
American Strategic Ins Corp	1-866-274-5677	progressive.com/claims
American Strategic Insurance Corp.	1-866-274-5677	progressive.com/claims
Amica Mut Ins Co	1-800-242-6422	amica.com/en/claim-center
Amica Mutual Insurance Co.	1-800-242-6422	amica.com/en/claim-center
Armed Forces Ins Exch	1-800-255-6792	afi.org/claims
Atain Specialty Ins Co	1-844-712-8246	ataininsurance.com/claims
Auto Owners Ins Co	1-888-252-4626	auto-owners.com/claims/report-a-claim
Auto-Owners Insurance Company	1-888-252-4626	auto-owners.com/claims/report-a-claim
Automobile Ins Co Of Hartford CT	1-800-252-4633	travelers.com/claims/file-claim



Company Name	Claims Phone Number	Website URL
Bankers Standard Insurance Co.	1-800-252-4670	chubb.com/us-en/claims
Bear River Mut Ins Co	1-800-925-5177	bearrivermutual.com/claims
Beazley Excess & Surplus Ins Inc	1-866-538-5170	beazley.com/claims
Benchmark Ins Co	1-800-283-0622	benchmarkinsco.com/insurance-claims
Benchmark Insurance Company	1-800-283-0622	benchmarkinsco.com/insurance-claims
Berkley Ins Co	1-800-634-8256	berkley.com/claims
Berkley Prestige Ins Co	1-800-634-8256	berkley.com/claims
Branch Ins Exchange	1-855-204-8112	ourbranch.com/claims
CIC (USAA Casualty Insurance Co.)	1-800-531-8722	usaa.com/support/insurance/claims
CSAA Fire & Cas Ins Co	1-800-922-8228	mwg.aaa.com/insurance/claims-policy-management
CSAA Fire & Casualty Insurance Company	1-800-922-8228	mwg.aaa.com/insurance/claims-policy-management
CSAA General Insurance Co. (AAA)	1-800-922-8228	mwg.aaa.com/insurance/claims-policy-management
CSE (Civil Service Employees Insurance)	1-800-282-6848	cseinsurance.com
Central Ins Co	1-888-263-2924	central-insurance.com/claims
Century Natl Ins Co	1-800-733-1950	cnico.com/claims
Chubb Custom Ins Co	1-800-252-4670	chubb.com/us-en/claims
Chubb Natl Ins Co	1-800-252-4670	chubb.com/us-en/claims
Cincinnati Insurance	1-877-242-2544	cinfin.com
Emerald Bay Specialty Ins Co	1-862- 332-8050	emeraldbayrisk.com/contact
Encompass Insurance Co.	1-800-588-7400	encompassinsurance.com/claims/home-claims
Enumclaw Prop & Cas Ins Co	1-877-425-2580	mutualofenumclaw.com
Evanston Ins Co	1-800-362-7535	markel.com/claims
Executive Risk Ind Inc	1-800-252-4670	chubb.com/us-en/claims
Farm Bureau Prop & Cas Ins Co	1-800-226-6383	fbfs.com/claims-center
Farmers Grp Prop & Cas Ins Co	1-800-435-7764	farmers.com/claims
Farmers Ins Exch	1-800-435-7764	farmers.com/claims
Farmers Insurance Exchnage	1-800-435-7764	farmers.com/claims
Farmers Prop & Cas Ins Co	1-800-435-7764	farmers.com/claims
Federal Ins Co	1-800-252-4670	chubb.com/us-en/claims
Federal Insurance Company	1-800-252-4670	chubb.com/us-en/claims
Fire Ins Exch	1-800-435-7764	farmers.com/claims



Company Name	Claims Phone Number	Website URL
Fire Insurance Exchange	1-800-435-7764	farmers.com/claims
Foremost Ins Co Grand Rapids MI	1-800-527-3907	foremost.com/claims/
Foremost Insurance Co. Grand Rapids Michigan	1-800-527-3907	foremost.com/claims/
Foremost Prop & Cas Ins Co	1-800-527-3907	foremost.com/claims/
GIC (USAA General Indemnity Co.)	1-800-531-8722	usaa.com/support/insurance/claims
Garrison Prop & Cas Ins Co	1-800-531-8722	usaa.com/support/insurance/claims
Garrison Property and Casualty	1-800-531-8722	usaa.com/support/insurance/claims
Germantown Mut Ins Co	1-262-628-1841	gmic.net/claims
Grain Dealers Mut Ins Co	1-800-435-7764	mainemutual.com
Hadron Specialty Ins Co	1-888-700-8048	hadroninsurance.com/contact-us/
Hartford Cas Ins Co	1-800-243-5860	thehartford.com/claims
Hartford Fire Ins Co	1-800-243-5860	thehartford.com/claims
Hartford Ins Co Of The Midwest	1-800-243-5860	thehartford.com/claims
Hartford Ins Co Of The Southeast	1-800-243-5860	thehartford.com/claims
Hartford Underwriters Ins Co	1-800-243-5860	thehartford.com/claims
Homeowners Choice P&C (HCI)	1-888-210-5235	hcpci.com/claims
Homeowners of Amer Ins Co	1-866-407-9812	hoaic.com/claims
Homesite Ind Co	1-866-621-4823	go.homesite.com/file-claim
Homesite Ins Co	1-866-621-4823	go.homesite.com/file-claim
Homesite Insurance Company	1-866-621-4823	go.homesite.com/file-claim
Horace Mann Ins Co	1-800-999-1030	horacemann.com
Illinois Union Ins Co	1-800-252-4670	chubb.com/us-en/claims
Integon Ind Corp	1-800-468-3466	nationalgeneral.com
Integon National Insurance Company	1-800-468-3466	nationalgeneral.com
Integon Natl Ins Co	1-800-468-3466	nationalgeneral.com
KW Specialty Ins Co	1-855-455-8851	kwspecialty.com/file-a-claim/
Kinsale Ins Co	1-855-225-5597	kinsaleins.com/claims
LM Ins Corp	1-800-225-2467	libertymutual.com/claims-center
LM Insurance Corporation	1-800-225-2467	libertymutual.com/claims-center
Lexington Ins Co	1-800-225-5244	aig.com/home/claims
Liberty Ins Corp	1-800-225-2467	libertymutual.com/claims-center
Liberty Insurance Corporation	1-800-225-2467	libertymutual.com/claims-center
Liberty Mut Fire Ins Co	1-800-225-2467	libertymutual.com/claims-center
Liberty Mut Ins Co	1-800-225-2467	libertymutual.com/claims-center
Liberty Mut Personal Ins Co	1-800-225-2467	libertymutual.com/claims-center
Liberty Mutual Personal Insurance Company	1-800-225-2467	libertymutual.com/claims-center



Company Name	Claims Phone Number	Website URL
Lyndon Southern Ins Co	1-888-656-0785	fortegra.com/claims-support
MS Transverse Specialty Ins Co	1-888-250-8023	mstransverse.com
Markel Amer Ins Co	1-800-362-7535	markel.com/claims
Metromile Ins Co	1-888-215-2019	metromile.com/claims
Midwest Family Mut Ins Co	1-800-225-5633	midwestfamily.com/claims
Mount Vernon Fire Ins Co	1-800-523-5545	usli.com/claims
Mutual Of Enumclaw Ins Co	1-877-425-2580	mutualofenumclaw.com
National Farmers Union Prop & Cas	1-800-347-4634	qbe.com/us
Nationwide Gen Ins Co	1-800-421-3535	nationwide.com
Nationwide General Company	1-800-421-3535	nationwide.com
Nationwide Ins Co Of Amer	1-800-421-3535	nationwide.com
Nationwide Insurance Company Of America	1-800-421-3535	nationwide.com
Nationwide Prop & Cas Ins Co	1-800-421-3535	nationwide.com
Nationwide Property And Casualty	1-800-421-3535	nationwide.com
North Light Specialty Ins Co	1-800-255-7828	allstate.com/claims/file-track
PURE (Privilege Underwriters)	1-888-813-7873	pureinsurance.com/service/claims
PURE Specialty Exchange	1-888-813-7873	pureinsurance.com/service/claims
Pacific Ind Co	1-800-252-4670	chubb.com/us-en/claims
Peerless Ind Ins Co	1-800-225-2467	libertymutual.com/claims-center
Praetorian Ins Co	1-844-723-2524	qbe.com/us/policyholders/claims
Praetorian Insurance Co. (QBE)	1-844-723-2524	qbe.com/us/policyholders/claims
Prime Ins Co	1-800-257-5590	primeis.com/claims
Privilege Underwriters Recp Exch	1-888-813-7873	pureinsurance.com/service/claims
Progressive Classic Ins Co	1-800-776-4737	progressive.com/claims
Property & Cas Ins Co Of Hartford	1-800-243-5860	thehartford.com
Property and Casualty Ins. Company of Hartford	1-800-243-5860	thehartford.com
Republic Vanguard Ins Co	1-800-344-2275	republicgroup.com
Rock Ridge Ins Co	1-888-808-4842	fnol.openly.com/file-a-claim/intro
Root Ins Co	1-866-343-7668	joinroot.com/claims
Safeco Ins Co Of Amer	1-800-332-3226	safeco.com
Safeco Insurance Company Of America	1-800-332-3226	safeco.com
Scottsdale Ins Co	1-800-421-3535	nationwide.com
Selective Ins Co Of SC	1-866-455-9969	selective.com/claims-center
Spinnaker Ins Co	1-888-221-7742	spinnakerins.com
Spinnaker Insurance Co.	1-888-221-7742	spinnakerins.com
Spinnaker Specialty Ins Co	1-888-221-7742	spinnakerins.com



Company Name	Claims Phone Number	Website URL
Standard Fire Ins Co	1-800-252-4633	travelers.com/claims/file-claim
State Auto Property and Casualty Insurance Co.	1-877-722-5246	stateauto.com
State Farm Fire & Cas Co	1-800-732-5246	statefarm.com/claims
State Farm Fire And Casualty Company	1-800-732-5246	statefarm.com/claims
State Natl Ins Co Inc	1-800-877-4567	statenational.com
Stillwater Insurance Co.	1-800-849-6140	stillwaterinsurance.com/main/claims
Stillwater Prop & Cas Ins Co	1-800-849-6140	stillwaterinsurance.com/main/claims
Sutton National Ins Co	1-877-333-6938	suttonnational.com/claims/
Teachers Ins Co	1-800-999-1030	horacemann.com/claims
Teachers Insurance Company	1-800-999-1030	horacemann.com/claims
The Automobile Insurance Company of Hartford CT	1-800-252-4633	travelers.com/claims/file-claim
The Cincinnati Cas Co	1-877-242-2544	cinfin.com
The Cincinnati Ins Co	1-877-242-2544	cinfin.com
The Standard Fire Insurance Company	1-800-252-4633	travelers.com/claims/file-claim
The Travelers Home & Marine Insurance Co.	1-800-252-4633	travelers.com/claims/file-claim
Toggle Ins Co	1-855-864-4531	gettoggle.com/claims
Travelers Commercial Ins Co	1-800-252-4633	travelers.com/claims/file-claim
Travelers Home & Marine Ins Co	1-800-252-4633	travelers.com/claims/file-claim
Travelers Ind Co Of Amer	1-800-252-4633	travelers.com/claims/file-claim
Travelers Personal Ins Co	1-800-252-4633	travelers.com/claims/file-claim
Travelers Personal Insurance Company	1-800-252-4633	travelers.com/claims/file-claim
Trisura Ins Co	1-416-214-2555	trisura.com/us/claims
Truck Ins Exch	1-800-435-7764	farmers.com/claims
Trumbull Ins Co	1-800-243-5860	thehartford.com
Trumbull Insurance Company	1-800-243-5860	thehartford.com
TypTap Insurance Company	1-844-289-7968	typtap.com/claims
USAA	1-800-531-8722	usaa.com/support/insurance/claims
USAA Cas Ins Co	1-800-531-8722	usaa.com/support/insurance/claims
USAA Gen Ind Co	1-800-531-8722	usaa.com/support/insurance/claims
United Serv Automobile Assn	1-800-531-8722	usaa.com/support/insurance/claims
United States Liab Ins Co	1-800-523-5545	usli.com/claims
Unitrin Safeguard Ins Co	1-800-334-0090	kemper.com/claims
Vault E&S Ins Co	1-844-388-5677	vaultinsurance.com/submit-a-claim



Company Name	Claims Phone Number	Website URL
Vigilant Ins Co	1-800-252-4670	chubb.com/us-en/claims
Vigilant Insurance Company	1-800-252-4670	chubb.com/us-en/claims
Western Agric Ins Co	1-800-226-6383	fbfs.com/claims-center
Western Mut Ins Co	1-800-234-2987	westernmutual.com/claims