



What should I do if I am having trouble settling my claim?

To resolve your insurance claim, take these steps

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If you've filed an insurance claim filed an auto insurance claim but are not satisfied with the result, there are a number of actions you can take towards getting a resolution.

- **Let your insurance professional know that you are unhappy.** If the agent or representative is unable to solve your problem, get the name and phone number of the head of the insurer's claims department. Your insurance company may also have a consumer complaint department that can help.
- **Be prepared to support your case.** Send documents and a letter explaining why you are not satisfied and make sure you have the figures to back up your argument. Be certain to include your claim number and contact information.
- **Review your auto insurance policy.** Most companies offer either arbitration or appraisal services to help settle differences and disputes. Your insurance policy will explain these options.
- **Contact your state insurance department.** Explain the reasons for the disagreement to a consumer services representative at the department. While they can't resolve or otherwise handle every complaint, the department will collect the information and alert you if your case is chosen to be individually reviewed.
- **Contact an arbitrator to hear your case.** An independent arbitrator with experience in insurance matters can decide if the settlement you were offered is fair. Your insurance company may suggest an arbitrator or you can get your own from the American Arbitration Association.
- **Consult an attorney.** As a last resort, consult an attorney who specializes in auto insurance. Each state's bar association offers a free legal referral service, which will give you names of qualified candidates. Attorneys work either on an hourly rate or on a contingency basis, depending on the type of case, so be sure you're comfortable with the attorney's fee structure and get it in writing. To stay current on the progress of your claim ask your attorney to provide copies of all correspondence. Keep in mind that your attorney must have your agreement before committing to any settlement.

After your claim has been settled, take time to re-evaluate your insurance coverage to make sure you have adequate protection to cover you against any future damage or liability claims and that you're comfortable with the insurance company you've chosen.

Additional Resources

American Arbitration Association

Next steps link: Learn about the implications of your claim on your premium costs.

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