

# Learn How The Claims Process Works And Get The Most From Your Insurance Dollars

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**NEW YORK, January 23, 2014** – When it comes to filing an insurance claim, knowledge is power, says the Insurance Information Institute (I.I.I.)

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“The best time to learn about the claims process is before you have a loss,” noted Jeanne M. Salvatore, the I.I.I.’s chief communications officer and author of The Fine Print Blog. “Knowing what to do can make filing a claim less stressful if you have a loss.”

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The I.I.I. recommends the following steps when filing an insurance claim:

- **Contact your insurance agent or company as soon as possible, either by phone or online.**  
When speaking to your insurer, have your policy number (if you have it), location of the incident, extent of the damage, cell phone number or other contact information. Ask them these specific questions: Is the damage covered? How long do I have to file the claim? Does the claim exceed the deductible? How long will it take to process the claim? Will an estimate be needed?
- **Document the loss.**  
Create a file for your claim—the better organized you are the simpler and easier the entire process will be. Take pictures of the loss and write up a summary of exactly what happened. Keep lists of any damage and write down the names and contact information of anyone involved in the claim. This includes the name and title of everyone you speak to at your insurance agency and/or company.
- **Submit the claim.**  
Once you have notified your insurance company, you will be told what information you will need to supply to them. If you have any questions, don’t hesitate to ask them. Your claims representative is there to help you. Keep copies of all forms and any information or materials you provide to your insurance company. The company will likely send an adjuster to inspect the damage and help settle the claim. There is no charge for this service. You may also be contacted by public adjusters who have no relationship with your insurance company. Public adjusters charge a fee for their services—as much as 15 percent of the total value of your claim settlement. Keep in mind, they can get more money for you than what is stated in your policy. Additional information on public adjusters can be found here.
- **Know who to contact if you are not satisfied with your settlement.**  
Most consumers find that their claim is paid quickly, easily and fairly. If you are not satisfied with how your claim is being settled, talk to your agent or claims representative. Tell them about your problem and ask them to intercede on your behalf. If you are still not happy with the results, contact the head of the claims department or another person in authority at your insurance company. Send them a written note explaining why you are not satisfied and back your complaint up with facts,

figures and any pertinent documents. If you cannot come to an agreement with your insurance company, you may consider contacting your state department of insurance. Explain the reason for the disagreement so that the department can investigate your claim and help resolve any difference you may have with your insurer.

Remember, insurance companies are in the business of paying claims. They want their customers to be pleased with how a claim is handled. After all, a company's reputation for claims handling is an important component in how they compete in a very competitive insurance marketplace.

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