

## Filing An Auto Insurance Claim

After an auto accident, your insurance agent or company will provide information about what you will need to do to file a claim as well as the information you should provide to expedite its handling. This information will include your policy number, which vehicle was involved, who was driving the vehicle, a loss estimate, as well as a police accident report, witness statements and bills from medical providers (if there were injuries).

### What to Expect After Filing a Claim

Your insurance company will assign your claim an adjuster. The adjuster will contact you within a certain time - usually 48 hours. He or she will manage the claims process and advise you on the proper steps of getting the claim settled as quickly and accurately as possible. In most cases, the claim will be settled quickly. Bills will be paid, damaged property repaired or replaced and medical expenses paid in a way that is satisfactory to all involved parties.

### What to Do if You Dispute the Settlement?

Understandably, there is a great deal of emotional attachment to an insurance claim. Insurance claims are usually a response to something bad that has occurred. Ideally, the claim will be settled quickly and accurately. Unfortunately, this may not always be the case.

Following are steps you can take if you believe there is a problem with the settlement of your claim. Before taking any of these steps, however, be sure all of your information is collected and organized so you are fully prepared to make your case.

- **Review your policy.** Most of the information about your claim is derived from the language of your auto policy. The policy contains details about your limits of coverage: what, when, where and who is covered. It also will provide information about the company's claims

process, such as your duty to provide information in a timely manner and to prevent further loss. The policy will also indicate methods you can use to dispute a claim, such as loss appraisal and arbitration.

- **Call your agent or company.** In most cases, a claims adjuster is in charge of your claim. This individual usually is not the same person from whom you purchased the insurance policy. Call your agent or company representative (ideally someone with whom you have previously spoken), inform them of your concerns and see how they can help. If this approach doesn't work, you may need to ask to speak with a claims manager or supervisor at the insurance company.
- **Notify your state insurance department.** Every state has a regulatory body that oversees the insurance industry. This body also provides assistance to consumers who feel their claim was not settled to their satisfaction. For your state insurance department's contact information visit the National Association of Insurance Commissioners Web site at <http://www.naic.org/>.

**Consult an attorney.** As a last resort, hire an attorney. Check your local listings to find an attorney who specializes in auto insurance cases. An attorney may be helpful and necessary to assist you with a claim dispute. As is the case with any legal representation, be sure to review your attorney's credentials and fee schedule before securing his or her services.