

THE INSURANCE CLAIMS PROCESS

Unless you've filed an insurance claim before, you probably aren't familiar with the claims process and what goes on behind the scenes. Insurance companies follow procedures and knowing that can help you better understand what to expect. Here's how a typical claims process works:

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CLAIM REPORT

Carriers usually offer several reporting options, including online, mobile app, and phone.

ASSIGNMENT

The claim is assigned to a claims representative.

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INITIAL CONTACT

The claims representative contacts the claimant to gather additional information, discuss insurance coverage, and provide a claim number which may be needed during future interactions.

EVALUATION

The claims representative investigates and works on the claim. They may need to call witnesses to discuss facts, work with repair shops for damages to vehicles, or talk with contractors to discuss home repairs. This may take some time, but the claims representative will provide regular updates when they have new information to share.

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PAYMENT AND CLOSURE

Once the claims representative has completed the investigation, it's time to review payment details with the claimant. Depending on the type of claim, payment (minus deductible) may be issued to the claimant or to another party working on the claim, including the auto repair shop or home contractor. Once payment is made, the claim is closed.

