

# THE INSURANCE CLAIMS PROCESS

Unless you've filed an insurance claim, 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 claim process works:

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## REPORT THE CLAIM

You can do this online, via phone call, or through your independent insurance agent.

## ASSIGNMENT

Based on the type of claim, the claim is assigned to a claim representative to handle the claim.

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## INITIAL CONTACT

The claim representative will give you a call to discuss your insurance coverage, provide you with a claim number, and gather some additional information about the cause of the claim. Be sure to keep the claim number handy as you'll likely need to reference this each time to talk to your claim representative.

## EVALUATING THE CLAIM

The claim representative will investigate and work 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 your claims representative will provide regular updates when they have new information to share.

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## ISSUING PAYMENT

Once the claims representative has completed their investigation, it's time for them to go over payment with you. Depending on the type of claim, payment (minus the cost of your deductible) may be issued to you, but it may also be issued to another party working on the claim to make things easier for you.

## ISSUING PAYMENT

Here are a few examples of other parties payment may be issued to:

- For auto claims, payment might be sent directly to the auto repair shop.
- For home claims, payment might be sent directly to the contractor.

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## CLAIM IS CLOSED