

Making the Claims Process Easier

What Consumers Should Know When Faced With A Loss

Updated Jan 2010

[Printable PDF version](#)

Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

Important, but sometimes difficult, filing a claim can be one of the most frustrating processes during a crisis or following a major disaster. Delays in the claims process was the number one complaint of insurance consumers in 2007, according to the National Association of Insurance Commissioners (NAIC). It is critical that at these times, you are prepared with the information your insurance company needs. To help you avoid problems getting your claims paid, the Department offers these tips:

Know Your Policy

Understand what your policy says. The policy is a contract between you and your insurance company. Know what's covered, what's excluded and what the deductibles are.

File Claims as Soon as Possible

Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might require that you make the notification within a certain time frame.

Provide Complete, Correct Information

Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

Keep Copies of all Correspondence

Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

Ask Questions

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently. If this disagreement results in a claim denial, make sure you obtain a written letter explaining the reason for the denial and the specific policy language under which the claim is being denied.

Don't Rush into a Settlement

If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, seek professional advice.

Auto and Homeowners Claims

Auto and homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, maintain any damaged personal property for the adjuster to inspect. If possible, take photographs or video of the damage before making temporary repairs.

Other Tips for Filing Auto or Homeowners Claims:

- Don't make permanent repairs. An insurance company may deny a claim if you make permanent repairs before the damage is inspected.
- If possible, determine what it will cost to repair your property before you meet with the claims adjuster.
- Provide the claims adjuster with records of any improvements you made to your property.
- Ask the claims adjuster for an itemized explanation of the claim settlement offer.

Accident and Health Claims

Ask your physician to provide your insurance company with details about your treatment, medical conditions and prognosis.

If you suspect a provider is overcharging, ask the insurance company to audit the bill and verify whether the provider used the proper billing procedure.

Contact the Department of Insurance

If you are unable to resolve a claim with your insurance company, you may file a complaint with the Department. Complaints may be submitted in the following ways:

- On-line at <https://mc.insurance.illinois.gov/messagecenter.nsf>
- By email at consumer_complaints@ins.state.il.us.
- By fax to (217) 558-2083.
- By mail to 320 W. Washington Street, Springfield, IL 62767

Keep your originals and send only copies of information. For a printed copy of our Department's complaint form, contact our toll-free Consumer Assistance Hotline at (866) 445-5364.

For More Information

Call our Consumer Assistance Hotline at (866) 445-5364 or visit us on our website at <http://insurance.illinois.gov>

Related Topics

- [NAIC Consumer Alert: Rebuilding After a Loss](#)