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DEPARTMENT OF INSURANCE

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NEWS RELEASE

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What Consumers Should Know When Faced With a Loss

BOISE ID – Filing a claim can be one of the most frustrating processes during a crisis. According to the National Association of Insurance Commissioners, delays in the claims process was the chief complaint of insurance consumers in 2007.

The Idaho Department of Insurance is available to assist consumers who have disputes with insurers about the amount or terms of a claim settlement. Department Director, Bill Deal, said, "We are here to help. We have experts on our staff who are well-qualified to work with consumers in resolving conflicts and moving the claims process forward."

To avoid problems in getting claims paid, the Idaho Department of Insurance offers the following suggestions:

Know your policy – understand your coverages, exclusions and deductibles.

File claims as soon as possible – your policy might require that you make notification within a certain time frame. Call your agent as soon as possible.

Provide complete, correct information – give your insurance company all the information they need. Failure to do so will cause delays in processing your claim.

Keep copies of all correspondence – this includes written records of telephone and in-person conversations. Document names, dates, and titles.

Ask questions – if your claim is denied, ask for a written letter of explanation.

Don't rush into a settlement – be prepared to negotiate if the insurance company's offer fails to meet your expectations.

Make temporary repairs – your policy may require you to protect your property from further damage. Take pictures of the damage before making any repairs.

Do your homework – if possible, determine what it will cost to repair your property; provide the adjuster with records of any improvements you made to your property; ask for an itemized explanation of the claim settlement offer.

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