



Massachusetts Division of Insurance

Consumer Alert

Making the Claims Process Easier

Filing an insurance claim can sometimes be a frustrating and confusing process during a crisis or following a major disaster. The vast majority of consumer complaints filed with the Massachusetts Division of Insurance each year involve issues in the claims handling process. Being prepared with the information your insurance company needs before an accident happens can dramatically reduce your chances of having a problem with your claim. The Massachusetts Division of Insurance offers these claims handling tips:

Tips for All Insurance Claims

Know Your Policy

Understand what your policy says. The policy is a contract between you and your insurance company. Know what is covered and what is excluded. You should also understand your deductibles.

File Claims as Soon as Possible

Do not 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.

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.

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.

Ask Questions

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in the 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.

Tips for Auto and Homeowners Claims

Limit the Damage

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 Auto or Homeowners Claims:

- Do not make permanent repairs before the company inspects the damage. An insurance company may deny a claim if you make permanent repairs before inspection.
- 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.

Tips for 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 Division of Insurance

If you have questions about your insurance claim or if you believe your insurer is not following the terms of your insurance contract, contact the Division of Insurance by calling our consumer hotline – 617-521-7794 – or visit our website at www.mass.gov/doi.