



Consumer Federation of America's

Guide to Navigating the Auto Claims' Maze: Checklist for Getting the Settlement You Deserve

Filing an insurance claim can involve lots of paperwork and procedures. Knowing what steps to take (and keeping good records) is the best way to insure that your claim is settled fairly. Here is a checklist of the key elements in the claims process.

How to file a claim:

Review your policy to determine what's covered. My deductible: \$ _____

- Get the names and phone numbers of any witnesses, police and other parties.
Name: _____ Phone: _____
Name: _____ Phone: _____
Name: _____ Phone: _____
Police Contact: _____ Phone: _____
- Report the claim to your insurance company ASAP. Date Reported: _____
- Insurance Claim Details:
Adjuster: _____ Phone: _____ Your Claim #: _____
- Your statement: It's ok to provide a recorded statement about the accident to your insurance company. Date Recorded: _____
- Rental Car: Do you have coverage? How long? _____
- Get a copy of the police report. Date Requested: _____
- Promptly complete medical forms and send medical bills to your insurance company. Keep your own copies.
- It is your choice – not the insurer's – as to where your vehicle is repaired.

If it's not your fault, you can file a claim with the other driver's insurance company

Understand that the other driver's insurer won't tell you much about paying your claim until their investigation is completed.

- Rental Car: Ask the insurance company to pay for it upfront through a "direct bill."
- You are under no obligation to the other insurance company to record a statement about the accident.

- If you experience delays or can't get straight answers from the "other" insurance company, you can file a claim through your own insurance company.

If you file a claim for injury:

Expect an intrusive request for medical information that may go well beyond the injuries you received in the accident.

- Do not sign an authorization form giving the insurer permission to look at your entire medical history.
- Protect your privacy by collecting the medical bills and records related to the accident yourself and send them to the insurer.
- Always remove your social security number and non-relevant medical history from all records and bills that you provide.
- Ask the adjuster if your medical information will be assessed using an injury evaluation software program or a third party firm. If so, the company will likely make you a "low-ball" offer to settle your claim.
- Request a copy of the evaluation software program output or "consultation" report. An insurer with nothing to hide would provide this to you.
- Don't settle a claim if you are still receiving medical treatment and the insurer has not resolved the claim to your satisfaction.

If you have a problem in settling the claim:

Document all of your contacts and actions. Keep a running list of names, dates and notes from all contacts, including messages you leave. Remember that the adjuster is keeping his or her own account of everything that occurs.

1. Contact your agent and ask for assistance. The agent made a commission when he or she sold you the policy. Now it's time to help you.
2. If problems are not being resolved, contact the claims' office manager or the vice president in charge of claims at the company's home office.
3. If you are unable to resolve the problem with your insurer, file a complaint with the insurance commissioner's office in your state.
4. If you believe the settlement offer to be unfair or unreasonable, seek legal advice promptly to protect your rights.