

What can I do if I am having trouble settling my claim?

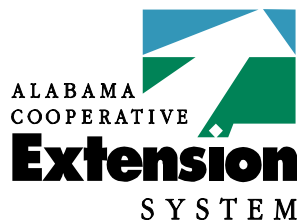
If you are unsatisfied with how your insurance company is handling your claim, you have several options:

Talk to the agent or company representative who sold you the policy-Let the agent know that you are dissatisfied and explain the specifics of your problem.

Contact the claims manager of the company-Provide a written explanation of your problem with copies of supporting documentation. Remember to send only a copy and not any original documentation. If you are insured with a smaller company, consider writing directly to the president. Going to the top can sometimes speed the process.

Contact your state insurance department-Insurance is a regulated industry and your state department of insurance should be able to help you resolve your problem.

Consult an attorney -If you have tried all four of the above tips and still can't resolve the claim, you may want to talk to an attorney. You may have to pay a consultation fee for your initial visit, so make sure you know how much this will cost. Meet with an attorney who has solid references or get the name of someone from your local bar association. Prepare for the visit by bringing a copy of your insurance policy and other relevant documents. Get the fee structure in writing before you decide to pursue the case.



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