**Customer Claims Reporting Expectations**

It can be very valuable to provide your customers with a “What to Do In The Event of a Claim” document when they join your agency and at other points in the customer lifecycle. Depending on customer type, you may wish to personally go through this resource with them and to offer it in a variety of media types and locations, so it is easy for them to find in their time of need.

Here's a suggested 10-step process that independent insurance agencies can share with customers.

1. **Report the Claim Immediately**: Notify your insurance agency or carrier as soon as possible to report the claim – based on your customer segment and any differences in process. Provide accurate and detailed information about the incident, including date, time, location, and a description of what happened.
2. **Gather Documentation**: Collect all relevant documentation to support your claim, such as incident reports, photographs, videos, police reports, or any other evidence related to the incident.
3. **Contact Emergency Services if Necessary**: If there are immediate safety concerns or emergency services are required, contact the appropriate authorities (e.g., police, fire department, medical services) before contacting your insurance agency.
4. **Cooperate with the Insurance Agency and Carrier Claim Adjuster**: Cooperate fully with your insurance agency throughout the claims process. Provide any requested information, documents, or statements promptly to facilitate the investigation and evaluation of your claim.
5. **Work with Assigned Claim Representative**: Your insurance carrier will assign a claim representative who will guide you through the process. Maintain regular communication with your representative and promptly respond to any inquiries or requests for additional information.
6. **Document Communication**: Keep a record of all communication with your insurance agency, including dates, times, names of representatives spoken to, and a summary of the discussion. This will help you track the progress of your claim and provide you with a reference document, if needed.
7. **Follow Instructions**: Follow any instructions provided by your claim representative regarding inspections, appraisals, or repairs. Cooperate with the recommended service providers and provide access to the damaged property as required.
8. **Mitigate Further Damage**: Take reasonable steps to prevent further damage to your property. This may include temporary repairs or securing the area to prevent additional loss or deterioration. Document any actions taken and keep receipts for expenses incurred. Failure to do so may cause further damage and impact on the claim settlement.
9. **Keep Track of Expenses**: Keep a detailed record of any expenses related to your claim, such as temporary accommodations, transportation costs, or alternative living arrangements. These may be reimbursable under your policy, subject to evaluation.
10. **Provide Feedback**: After your claim is resolved, share your feedback with your insurance agency. This can help them improve their processes and enhance the customer experience. If you have any concerns or unresolved issues, communicate them clearly and seek resolution.