

Quality Claim Service Makes A Difference!!!



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Headaches, hassles, and unnecessary strain in life can be reduced by researching the quality of claims service a company offers before purchasing an auto insurance policy. There are a few key areas to research when grading the quality of claim service provided by an auto insurer: customer satisfaction ratings, customer choices and professionalism of claim representatives. Customer satisfaction is probably one of the easiest to research. Independent firms, such as J.D. Power and Associates, often rank customer satisfaction for entire industries. Auto insurance is no exception.

Quality claim service means prompt response and payment for what is owed for damage and quality repair work. But after an auto crash, some other intangibles can make the claims process much less stressful. Some questions to ask when shopping for auto insurance include:

- Is the person who sells me the policy, the same person I can trust to report a claim?
- Will there be someone who can answer my questions if I have one?
- Will I have my choice of body shops to repair my vehicle?

Another measure of quality claim service is customer choice. Not only choosing the auto body repair shop, but even the choices you have in communicating with the company. With today's hectic lifestyles, some companies offer options to report claims in person, on the phone or even online, 24 hours a day.

Once the claim has been reported, you want to be kept informed and updated on the claim

process. These multiple choice options for communicating can go a long way to making sure the claims process is as quick and easy as possible

Finally, professional claim handling can eliminate the unnecessary stresses related to an auto crash. Professional claim handling requires special skills. Claim adjusters need to empathize with the client's situation to establish good communication and assist them in making a claim. The professional needs to turn the anxiety of a customer not knowing what to expect into confidence that the claim will be handled fairly and quickly.

At the same time, they also need to investigate the facts of the claim. That means asking questions. This is where many customers can become uncomfortable. But if viewed in the right context, the questions a claim adjuster asks should be welcomed. Unfortunately, billions of dollars are lost each year due to claims fraud. Obviously, the people committing these crimes don't wear nametags that declare their intent. They look just like you and me. The questions asked by the claim adjuster can help keep your premiums lower, which is important to all of us.

A car crash is already a stressful time in anyone's life. But the quality of claim service can differentiate insurance company A from company B. Knowing that you've researched this before buying an auto insurance policy will give you an added confidence when the unexpected happens. Start by asking your agent about quality claim service.



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