

the siegel difference

A Unique Claims Philosophy

Irwin Siegel Agency, Inc.'s Claims Division is comprised of compassionate and experienced employees who specialize in the claims handling process while protecting the best interests of ISA policy holders.

Incidents are inevitable, and when the unexpected occurs, your main objective is to mitigate the extent of damage while progressing toward settlement in a fair and expeditious manner. Making your organization "whole" again is ISA's goal. Claim Specialists respond to each customer's individual needs, while providing a helping hand by answering questions, listening to concerns, opening the doors of communication between you and the insurance company, and advocating for your best interests.

Through direct involvement with the claims adjusters and insurance companies, ISA is able to ensure the highest quality claims service. This includes utilization of National Coordinating Counsel (NCC). NCC are attorneys that specialize in the Human Services field and are used to educate defense counsel, plaintiff attorneys, claimants and judges.

TYPICAL CLAIMS PROCESS TIMELINE

Through dedicated email, phone and fax numbers, **claims can be reported 24 hours a day/7 days a week.**

Within 24-48 hours of reporting a claim the first notice of loss is reviewed and assigned a claim number and desk adjuster. The insured's policy is reviewed to confirm coverage and after contact has been made with the insured/claimant a field adjuster is assigned to view damages if necessary.

Within the next week a field adjuster performs the inspection and assessment then reports back to the desk adjuster with the estimate of damages.

Throughout this process ISA claims personnel have access to all claims and can review notes, determine if a claim has been closed, and paid amounts. In most cases ISA claims department is given advanced notice of Reservations of Rights and Denial letters allowing substantial time to review the insureds policy for potential coverage other than where the carrier indicates lack of coverage. ISA has been successful in many cases in finding coverage for losses that more than likely would not have had coverage elsewhere.

A Dedicated Claims Division

At Irwin Siegel Agency, Inc. (ISA), our claims division is a team of knowledgeable and compassionate specialists who help our insured customers during the moments that matter most. When an organization files a claim, chances are some form of distress is being felt. ISA considers this an opportunity to fulfill our promise to protect those who depend on us. ISA's professionals act as a liaison between the insured and the carrier; advocating for clients and ensuring the claim is handled fairly, settled promptly, and our clients are provided frequent updates regarding the status and handling of the claim.

CLAIM SCENARIOS

Scenario #1

A residential facility became infested with bedbugs and the residents had to vacate the premises. Carpets and furniture had to be replaced. The insured submitted a claim which was denied. **Our claims advocate was able to find coverage** under Emergency Vacating Expenses. The insured was reimbursed and received a check to cover their claim.

Scenario #2

An organization suffered a Business Interruption claim as well as an Emergency Evacuation claim due to a hurricane. While the Emergency Evacuation claim was settled for the full amount, a large portion was unresolved for Business Interruption and Extra Expense. ISA worked diligently with the insured's local agent and was able to assist in a resolution in which the **insured received three times the amount of the initial settlement.**

Scenario #3

After hurricane Gustav, many Business Income claims in Louisiana were denied as there was no physical damage at the insured's locations. As the claim liaison, ISA reviewed several coverage forms and determined that due to Mandatory Evacuation Orders and Utility Services interruption, **Business Income Coverage would apply.**

Scenario #4

When an insured suffered property damage to their roof followed by interior water damage due to a windstorm, an adjustor concluded the damage was not caused by the storm. However, the roof did not leak until after the windstorm occurred. ISA assisted in getting the claim re-opened, and the roof re-inspected resulting in a **favorable outcome for the insured.**

The scenarios above are just a few examples of what our claims department does for our insured organizations every day. If you need help with a claim or have questions, please contact our Claims Department at 1.800.622.8272.