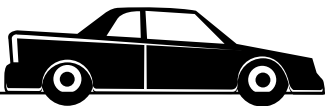


Insurance Answers



Speeding Up The Claims Process

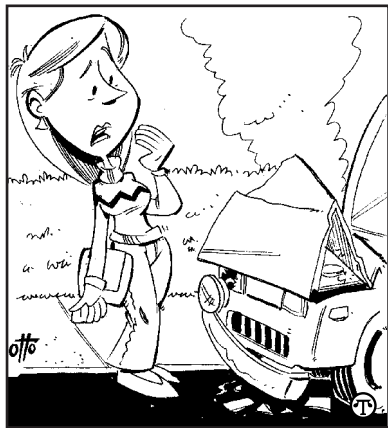
(NAPSA)—Knowing what to do in the moments following a property-damaging event can help consumers make the claims process go smoother.

Insurers recommend immediately documenting the occurrence (with photos if possible), making a list of people who saw the event take place and exchanging information with any other parties involved. However, remaining calm can sometimes be difficult after the unexpected happens—whether it's a fender bender or catastrophic storm.

“Usually the first thing that goes through peoples' minds after an accident is not their policy number. People are usually thinking ‘Am I OK, how long will it take for someone to show up, who is going to call a tow company?’” says Bryan Murphy, Sr. Vice President and Chief Claims Officer at Farmers Insurance Group.

The company recently began offering a service called Help-Point. The revolutionary new claims service helps customers handle any physical losses after they occur, and it helps customers deal with the shock that follows a crisis.

Customers can call 1-800-435-7764 to speak to a specially trained customer-service rep. Customer service representatives help people order their priorities, think



Knowing what to do after an accident occurs can speed up the claims process.

through their options, and even anticipate their needs—all in the moments after an accident takes place. The insurance company then dispatches services and assigns a claims representative on the spot.

The company even links customers to their claim information via the Internet. Consumers can log onto www.farmers.com and monitor their claim's progress online.

Analysts say the service represents the new standard in insurance policies: combing financial support with important guidance. That could make accidents a little easier to handle.