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When you disagree with your insurance company, about a claim, you have options you can use without going to court.

#1. If your agent is unable to solve your problem, get the name and phone number of your insurance companies Claims Department. It's usually an 800 number. Call and ask if they have a Consumer Complaint Department? Most do. If so, talk to them because they may be able to help you.

Don't hang up until you get the specific name of the person with whom you spoke. (Make a note of the person you talked with and hold onto that until you've finished with your dispute).

#2. Be ready to support your case by sending a covering letter (to that individual who you spoke with) which contains all the documents you have to back up your position.

#3. All insurance companies have either an 'Appraisal Service' or 'Arbitration Service' to help settle differences and/or disputes. Your policy should explain these options. (If you can't find either of these ask your agent to find them for you)!

#4. If you've followed their rules for resolving your dispute, and you're still not satisfied, your own state's insurance department should be able to help you.

#5. If, after hearing from your own insurance company's people (your confident that you've not been handled properly) you should call 1 800 942-4242 (a toll-free Consumer Information Service) sponsored by the insurance industry.

At that 800 number trained personnel are available to assist consumers who have complaints. THIS "HELP LINE" OPERATES ON EASTERN TIME, MONDAY THRU FRIDAY, 8:00 AM - 8:00 PM.

#6. ALSO: An 'Independent Arbitrator', who allegedly has experience in insurance problems, can decide if what you've been told (or offered to settle your claim) is fair. You can get to them by calling THE AMERICAN ARBITRATION ASSOCIATION 1 212 484-4000 or - - they can be contacted (via the internet) at <http://www.adr.org> .

#7. MEDIATION: More often than not the Mediator does not have the authority to make a binding decision or issue an award to either party. The mediator only recommends a solution.

Mediation is a solid first step because it can negate the need for further expense on both sides. The first thing you should do is check the language in your auto insurance policy where it will spell out who will mediate (and/or arbitrate) a claim. You should submit a DEMAND FOR ARBITRATION FORM to whoever is listed in your policy. On that Demand for Arbitration Form you can specify whether you want "MEDIATION" or "ARBITRATION".

DEMAND FOR ARBITRATION FORMS are available from your state's Department Of Insurance, or you can print a copy of a Demand Form from the American Arbitration Association's web site - - which can be found (as I've listed above in Number 6) at <http://www.adr.org>

AS YOU MOVE ALONG WITH THE ABOVE YOU MUST NEVER FORGET THESE TWO FOLLOWING = (A & B Below) CRUCIAL FACTS:

A. Mediation is much less expensive than Arbitration.

B. The Mediation Decisions are only considered to be advisory. However, The Arbitration Rulings are absolutely binding!

DISCLAIMER: The only purpose of this article “YOUR MOTOR VEHICLE ACCIDENT - HOW TO DEAL WITH YOUR COMPANY ON A DISPUTED CLAIM” is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Tony Lombardozzi nor ACRS AUTOMOTIVE COLLISION REPAIR SERVICES NETWORK make any guarantee of any kind whatsoever; NOR do the purport to engage in rendering any legal service; NOR to substitute for a lawyer, an insurance adjuster, claims consultant, or the like. Where such professional help is desired it is THE INDIVIDUALS RESPONSIBILITY to obtain said services.

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