

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.