

## How claims SHOULD be handled

Although this is an [insurance company advertisement](#), and the policyholder is clearly reading from a script presumably written by the insurance company, it highlights how claims *should* be handled, and how they shouldn't. We at UP fully recognize that catastrophe claims put strains on insurance company resources, and make it harder to follow best practices – but that does not excuse what we are seeing and hearing from policyholders. Untrained, third party adjusters rushing to close claims for less than what's owed and who show hostility toward the policyholder throughout. So it's nice to see an insurance company publicly recognizing the right way to handle a claim:

- As soon as the claim was assigned, a company adjuster was on site the next day
- The adjuster worked for the insurance company – not a third/outside party
- The adjuster was trained and knowledgeable and brought a copy of the policy on a laptop
- The adjuster worked with the policyholder to find trustworthy pros to make repairs

These are simple best practices that all insurers should be striving to follow.