

Watchdog: Sandy insurance complaints growing

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TRENTON — Sandy has created a superstorm of insurance complaints. Consumers are hounding state insurance regulators to combat slow action by insurers or for help on other claim matters. The state Department of Banking and Insurance has fielded 481 Sandy-related inquiries and complaints. Seventeen cases are formal written complaints that have been assigned to investigators, department spokesman Marshall McKnight said. The department received 570 inquiries and complaints after Hurricane Irene and Tropical Storm Lee last year. “We’re getting close to exceeding that already. We expect to exceed it. It’s understandable based on the number of claims and insurance activity out there,” McKnight said. McKnight said most of the calls and online requests “are miscellaneous storm-related questions or questions about whether hurricane deductibles apply.” Allstate spokeswoman Sheila Breeding said the company has worked quickly and diligently to respond to customer claims. “We have claim experts on the ground who are able to talk residents about any concerns. Many times when there are questions, it’s from a misunderstanding of policy claims,” Breeding said. Allstate New Jersey covers 200,000 property owners and is one of the state’s five biggest insurers. The other top companies are State Farm, New Jersey Manufacturers, Liberty Mutual and Chubb. Those with insurance complaints or inquiries should go online at dobi.nj.gov or call the state Department of Banking and Insurance at 800-446-7467. McKnight said those with questions about hurricane deductibles have been receiving good news because of action Gov. Chris Christie took a few days after the storm hit. Hurricane deductibles cost up to 5 percent of the value of a home while a standard deductible can be \$500 to \$1,000 — a \$6,000 difference on a \$350,000 home. “The governor signed an executive order prohibiting insurance companies from triggering more expensive hurricane deductibles,” McKnight said. Monmouth Beach resident Susan Bedell hasn’t complained to the state but said she’s upset by Allstate’s response to claims. “For myself, my neighbors, and everyone I’m talking to, the biggest complaint is about how the insurance companies are handling this,” Bedell said. Bedell said she and family members sustained damage to a car and the first floor of their bi-level home. Bedell said Allstate adjusters are “denying a lot of the costs and telling us we need to

get receipts from Home Depot and for our furniture.”“It’s extremely stressful that insurance companies are making things hard. The governor or somebody else needs to say to the insurance companies, who make money year after year, enough,” Bedell said. Bob Jordan 609-984-4343, bjordan@njpressmedia.com