



Providing Clients with Claims Guidance Can Help You or Hurt You

A client will often turn to their insurance agent for guidance on how to report a claim and what to expect when they have a loss. How you handle this request can make the difference between a satisfied customer and an E&O claim against your agency.

What should you do?

- **Report claims to all carriers that could potentially afford coverage within 24 business hours of receipt by the agency.** Don't forget about Excess and Umbrella policies!
- **Get confirmation from the carrier that they received the claim notice.**
- **Do NOT discourage a client from reporting a claim.** If a client indicates they want to handle a claim out-of-pocket to avoid a potential premium increase, communicate to them – *in writing* – that they should report the claim and provide them with details on how to do it.
- **Do NOT take a position on coverage – leave it to the carrier to determine.** No matter how clearcut a claim may appear, telling a client they will be covered could become an issue for your agency.

Plus, if your agency has taken the position that you will not accept notices of claims, advise clients in writing that you will not be reporting the claim and provide details on how they can report it to the carrier.

QUESTIONS? Please contact E&O Risk Management Specialist/Executive Commercial Lines Underwriter **Tabitha DeGirolano, RPLU+, CPLP**, at tabitha.degirolano@uticanational.com or 315-734-2439 – she's ready to help.

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