

Chris Hladick
Commissioner

P.O. Box 110800
Juneau, AK 99811-0800

www.commerce.alaska.gov



Press Release

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Contact: Lori Wing-Heier
907-269-7900
lori.wing-heier@alaska.gov

Division of Insurance Advises Consumers on Wildfire Claims

June 17, 2015 ANCHORAGE – The Alaska Division of Insurance (DOI) has updated its website (insurance.alaska.gov) with [resources](#) for those who have been affected by the Sockeye, Card Street and other developing wildfires across the state. There are resources for both the insured and uninsured, including information about filing claims, how to contact your insurance company, and disaster relief agency information. The division is also working with insurance companies to ensure that there are an adequate number of adjusters available to respond in a timely manner.

Director Lori Wing-Heier reminds those who are insured to contact their insurance companies as soon as possible. Wing-Heier stressed that timely filing of claims, including documentation of losses, will help bring claims to resolution sooner. The division also offers the following tips for those filing claims—

You may want to ask your agent about:

- What damage is covered?
- How long do I have to file a claim?
- Would my claim exceed my deductible?
- How long will it take to process the claim?
- Will I need to get estimates for repairs?
- Do I need to file more than one claim (e.g., auto, homeowners, snowmachines, boats, etc)?

Keep a detailed list of conversations and correspondence with your insurance company and/or agent:

- Include the name of the person you spoke with, their contact information, the date and time of the conversation, and notes of what was said.
- Until the claim is settled to your satisfaction, keep any damaged personal property for the adjuster to inspect.

When working with an adjuster:

- Keep copies and records of all communication between you and the adjuster.
- Take photographs or video of the damage before things are cleaned up or repaired, to give to the adjuster.
- Prepare a detailed list of destroyed or damaged items to help you settle the claim.
- Wait on making permanent repairs or throwing away damaged property until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.

- If it's safe, make temporary repairs to prevent further damage by covering broken windows, leaking roofs, and damaged walls. Keep your receipts for the adjuster.
- If you cannot stay in your home because of damage, most policies have coverage for additional living expenses while repairs are being made.
- Save all receipts, including hotel stays, reasonable meals, and any necessities that you must buy.

The Division of Insurance's Consumer Services section is available to assist with insurance-related questions and concerns at 1-800-467-8725 (in-state), 907-269-7900, or insurance@alaska.gov.

Alaska's Division of Insurance, along with the Division of Banking and Securities; the Division of Corporations, Business and Professional Licensing; the Alcoholic Beverage Control Board; and the Regulatory Commission of Alaska, are tasked with protecting consumers in Alaska. For additional information about the Department of Commerce, Community and Economic Development and its agencies, please visit commerce.alaska.gov.

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