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Alaska Division of Insurance Provides Earthquake Guidance

November 30, 2018 ANCHORAGE – The Alaska Division of Insurance is providing information to assist insurance consumers in the aftermath of several earthquakes today.

“Our foremost concern is for the health and safety of Alaskans affected by the earthquakes,” said Director of Insurance Lori Wing-Heier. “The damage caused by this earthquake disaster will require additional vigilance to facilitate a quick recovery.”

The division is in the process of issuing a bulletin to insurance companies to help minimize barriers for Alaskans to continuing access prescription drug benefits and to maintain health care and property and casualty insurance policy coverage. Alaskans should not be penalized when emergency circumstances curtail access to in-network pharmacies or delay policy payments. The bulletin will be posted at the division’s [website](#) under the Headlines section.

To help ease insurance claims processes, Alaskans should take the following steps:

- Review your policies and contact your insurance agent;
- Create a written inventory of property damage along with information about where and when it was purchased and an estimated replacement cost;
- Secure the property to avoid additional damage (your reasonable expenses to protect your property are part of the loss and should be reimbursed by your insurance company, but you must keep your receipts);
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs (the insurance company has the legal right to inspect the property in its damaged condition);
- Take several photographs of property damage;
- If necessary, rent temporary shelter. If your home is uninhabitable due to physical damage your insurance policy may cover certain living expenses while your property is being repaired (check with your insurance agent to determine coverage and keep your receipts to support the claim).

Remember that disasters may provide an opportunity for scammers to take advantage of consumers. Insurance claims adjusting (determining the scope of damage) are regulated by the Division of Insurance. If you are approached by someone suspicious regarding insurance matters related to the earthquake, please contact us here at the Division of Insurance. Don’t be afraid to ask for licensing credentials. You can confirm insurance licensing status at the division’s website at <https://sbs-ak.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>.