

Top Reasons Why Car Insurance Companies Investigate Claims Before Reimbursing Policyholders

Compare-autoinsurance.org (<https://compare-autoinsurance.org>) is a top auto insurance brokerage website, providing car insurance quotes online from trustworthy agencies all over the United States. This website has released a new guide that explains why insurance companies prefer to investigate a claim before granting any reimbursement.

Los Angeles, CA ([PRWEB](#)) November 21, 2020 -- Insurance companies will do their own investigations, before paying the claims made by their customers. They do that in order to avoid insurance fraud or because they don't want to pay for losses if they don't have to.

Drivers that file a claim should know the following:

- Drivers will have to deal with a claims adjuster. Insurers will dispatch a claims adjuster to handle a claim made by a policyholder. The claims adjuster will ask the policyholder to provide details about the incident. A copy of the police reports and eyewitness testimonials will strengthen the claim. Based on the gathered information, the claims adjuster can decide if the claim is covered under the current insurance policy. In some cases, the claims adjuster will ask for additional information, such as medical reports from the healthcare provider, medical bills, proof of lost wages, proofs that show damage to the property (photos, or videos).
- Why claims are investigated. The reasons for this decision are quite obvious. Insurers will suffer a loss whenever they will have to pay for a claim. To avoid that, insurance companies will thoroughly investigate the claim to decide if they will pay for it. Insurance fraud is quite common and many persons tried to make money by asking for reimbursement after they deliberately damaged their cars.
- Preparing for the investigation. Policyholders will have to prepare all the evidence they gathered from the accident scene, eyewitness testimonials, a copy of the police report, medical bills, and other relevant pieces of evidence. In most cases, the claims adjuster will document the case by taking pictures of the vehicle, the damages it suffered, and the place where the incident happened. Claims adjusters will also ask various questions depending on the nature of the incident. It is important to remember to not lie to a claims adjuster.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.

For more information, free quotes and money-saving tips, please visit <https://compare-autoinsurance.org/>

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