

# CRAWFORD INSURANCE AGENCY

## SO YOU KNOW

### Claims and Claims Management Help Us Help You !

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Be thankful for your many blessings over the past year!



One call for all your insurance needs:

- **Auto**
- **Home**
- **Life**
- **Disability**
- **Business**

You may be surprised to learn every loss does not ALWAYS become a claim. Some losses are not payable because coverage does not exist. Occasionally, losses are below your deductible limit. Many times, losses do not pass the Risk / Reward test (the loss amount only slightly exceeds your deductible). The rating model that most companies have adopted requires a review of basic procedures to protect your Insurance Score.

In my judgment, Not At Fault (NAF) accidents should never be submitted to your carrier until it has been determined that the negligent party does not have valid collectible insurance.

- \* **WHY:** Under current guidelines, each claim submission to your carrier “dings” your Insurance Score. Because of computer tracking, every claim submission is instantly “linked” to you. When the claim is reported to the negligent party’s carrier (which “dings” their account), it often appears as a claim for both parties. Unfortunately, the initial report is typically not amended (or deleted) from your record. It’s a small ding, but they all add up.

Actions at the accident scene can improve the efficiency of the claims process. If complete information is exchanged at the scene, the claims process will be prompt and painless. Otherwise, you could be forced to submit the NAF claim to your own carrier. All drivers should have a drivers license and a vehicle I D Card in their possession. Just take photos of these documents and the accident scene with your cell phone. We’ll do the rest!

- \* **WHY:** It often takes between seven (7) to ten (10) days to obtain a police report. The basic information needed to begin the claim is: *driver’s name, address and phone number, year, make and model of their vehicle, their insurance carrier and policy number*. Without this essential information, the claims process cannot be started for you.

Accident victims are often told they (or their agent) can obtain the accident report from the police agency. Seven (7) to ten (10) days is a long time to walk if your vehicle is not drivable!

As independent agents, we choose to represent *multiple insurance companies* so we can provide protection that is designed to be both comprehensive and affordable.



**Dwight Crawford**

**Contact us first when you have a problem. We have been problem solvers for over forty (40) years !**

The reality is each carrier has their own unique process for claims management.

Contact us at any time for more information on ways to *maximize* your coverage and *minimize* your premium cost.

We are committed to serving your varied insurance needs and earning your trust.

**We’re here to help !**



Many car dealers offer to notify us of changes to your policy. While this may seem helpful, it can be dangerous.

Often, they neglect to notify us in a timely manner or they don’t have the knowledge or authority to amend coverage.

Simply give us a heads up that changes are necessary. We will help coordinate the process so your protection is never compromised.



## CRAWFORD INSURANCE AGENCY

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WE APPRECIATE

YOUR BUSINESS !

[WWW.CRAWFORDINSURANCEAGENCY.COM](http://WWW.CRAWFORDINSURANCEAGENCY.COM)

## Company Highlights

2015 will mark the CIA's fortieth (40th) year in business. Many changes have occurred since **July 5, 1975**. Many more are in process.

We have a new agency website interface under construction, which will be fully operational by mid-year. It will streamline the process for you to obtain policy documents, pay your bill, and electronically request policy changes. Our goal is to keep it simple enough so even those who tend to be "technologically challenged" will find it useful.

We will also be implementing a new agency management system called HawkSoft, which will provide us with many new operational capabilities. As with anything "new", there will be additional challenges to conquer.

HawkSoft will reside on a secure "cloud-based" platform. The "cloud" provides substantially greater security for your personal information, which justifies the extra cost. Agencies that continue processing data using outdated technology place your private information at great risk.

HawkSoft will provide us with the latest encrypted email capabilities and improved workflow. Our primary goal remains to provide you with the most secure and efficient service possible.

**GOOD PEOPLE - GREAT SERVICE - HONEST VALUE**

## Risk Management 101

### Choices to Help You Lower the Cost of Protection

#### HIGH TECH

- Home security systems are now available which also include camera capability. *A picture is truly worth a thousand words* when a theft or vandalism occurs. Don't be a victim!
- Make certain your new vehicle is equipped with backup sensors AND a backup camera. It really takes both to drive safely.
- Invest in a good quality digital camera so you can document your home and worldly possessions with high definition photos.

#### LOW TECH

- Replace the wiper blades on every vehicle you own.
- Change your furnace filters often to improve efficiency.
- Change the batteries in smoke detectors & carbon monoxide (CO<sub>2</sub>) detectors.
- Learn about the benefits of plumbing devices labeled "SharkBite", which are available at Home Depot and [www.sharkbite.com](http://www.sharkbite.com). SharkBite Push-Fit fittings allow a mere mortal to patch plumbing problems until a plumber is available.

#### NO TECH

- In the Spring and the Fall, clean out your gutters, and install gutter guards if you don't enjoy falling.
- Keep valuables out of sight in cars to avoid vandalism and theft. Store items in your trunk. Never leave any money visible.
- Park in well-lit areas AND park defensively. NEVER park across from a jacked-up 4WD pickup or van!
- Turn off the water supply when you're on vacation or away for the weekend!



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