



Property & Casualty

Q: What should top your checklist when filing an insurance claim?

A: Claims management begins when you buy your policy. Many don't think about insurance claims until an accident happens. But it is just as important to understand how to manage a claim as it is to evaluate the coverage on the policy. Is the loss covered? Is there liability? If so, what is the cost? Are you headed to court to resolve responsibility? Contact your broker first. They know your policy

and claims history. Their job is to anticipate any circumstance and recommend appropriate coverage. They will ensure the claim is handled in accordance with policy terms, getting honest answers in a timely manner. Nobody wants to be in a situation to manage a claim but it's critical to have confidence in your policy, your broker, and the process if and when the time arises.

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