

2¢ENTS

■ Can you share
an example of
how you helped
a customer after
a recent storm
or tornado?

BY MARIAH ABELL | CORRESPONDENT
Send comments to egreen@bizjournals.com

2cents features responses from industry professionals to questions posed by Business First.

For information, contact assistant editor Ed Green at egreen@bizjournals.com.

Local agency takes action on claims

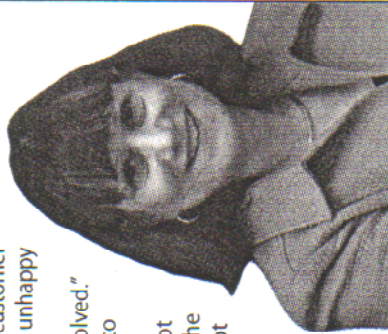
Debbie H. Hayes, vice-president of Hayes, Utley & Hedgspeth Insurance

Sometimes, agencies such as Hayes, Utley & Hedgspeth Insurance have to get involved in insurance claims, said Debbie Hayes.

"Most of our claims are handled when the customer calls the company direct, and if a customer is unhappy with their settlement or they don't think the company is reacting fast enough, we get involved."

Recently, one client called Hayes' office to discuss his claim.

"Our customer-service representative got on the phone and did a three-way call to the insurance company and the insurer and got the loss taken care of — got it reported," Hayes said. "The insurer called us back and thanked us very much and said they really appreciated the good service we give." |



Agent reassured first-time homeowner

Gerald R. Ditsler, insurance agent, Gerald R. Ditsler Insurance

A 21-year-old man's new home was damaged by the Feb. 6, 2008, storm when trees blew down across his driveway and porch. The man called his insurance agent, Gerald Ditsler, who had just met with him a few days before.

"Being his first experience, I took the time to remind him of how the tree coverage works on a policy," Ditsler said.

Later that evening, Ditsler drove by the man's house and assured him that he had more coverage since the policy pays to remove the tree from his drive and porch as well as repairing other damages caused by the tree.

The client met with the insurance adjuster shortly after talking with Ditsler and was very happy with the settlement, which would be more than enough because the client would be able to do some of the work himself. |



Agent sought help for clients

Christopher Michael, agent for Nationwide Mutual Insurance Co.

Christopher Michael recently called for assistance from adjusters who were not part of his company, Nationwide Mutual Insurance Co., because of the severity of storms.

"We didn't have as many claims as some other agents out there, but it was pretty bad," he said. "It was kind of ugly." Michael said some adjusters only work for companies such as his when storms are bad or there is a disaster.

"There are independent adjusters out there that most firms go with all the time, but especially with those, you have to call on and make sure (clients) are getting taken care of promptly" because the adjusters don't work regularly with Nationwide.

Michael added that his company always checks on customers regardless of bad weather.

"We double-check on everybody that has a claim through this agency just to make sure that they are getting helped in a prompt manner." |



Suggestion pays off for insurance customers

Andrew Bennett, agent, Indiana Farm Bureau Insurance

In some cases, the best service an insurance agent can give comes before there is a claim from a customer, according to Andrew Bennett. One example Bennett cites is a suggestion he made during a recent review of a client's policy.

"I discovered their basement was now finished, and the policy didn't cover damage for water back-up," he said. "I recommended they add (a rider for) 'water back-up and sump overflow.'"

They concurred and added the endorsement. "During a recent rainstorm, their sump pump failed. They had remodeling costs, replacement of personal property and clean-up expenses. I believe by being proactive, providing an analysis of their current coverage situation and giving them my professional recommendations saved my client thousands of dollars.

"I believe my client would say that I went above and beyond the call of duty." |

