

Sarah Revell  
850-681-2147  
[sarah.revell@apci.org](mailto:sarah.revell@apci.org)

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September 9, 2020

## **APCIA Answers Five Common Questions About the Claims Process After Hurricane Laura**

LAKE CHARLES, La. — Recent estimates from [CoreLogic](#) indicate the losses from Hurricane Laura are between \$8 and \$12 billion in Louisiana. With many Louisiana residents now navigating the insurance claims process, the American Property Casualty Insurance Association (APCIA) is providing answers to five common questions about what steps to take and how the insurance claims process works.

“When you file an insurance claim, your insurer will assign an adjuster to your claim and they will help walk you through the process,” said Lee Ann Alexander, vice president of state government relations for APCIA. “Your adjuster has a wealth of knowledge and is there to help you, so do not hesitate to ask questions and lean on them as a resource.”

**Q: I have reported my claim; now what should I do?**

**A:** Take steps to prevent further damage. However, do not attempt permanent repairs or dispose of any damaged property before an adjuster can see it to assess the extent of your damages. If debris is dangerous, homeowners should carefully document their losses and then dispose of the debris. Photograph or video any perishable items and retain all receipts for emergency repairs and additional living costs to substantiate claims.

**Q: How long does it take to settle a claim?**

**A:** Due to the COVID-19 pandemic, insurers have implemented a variety of virtual solutions to keep the claims process safe and efficient. Generally, the priority of settling claims goes to the most severe losses. Larger claims typically are settled in stages, not all at once. Hurricane Laura was the strongest hurricane to strike Louisiana in 150 years and insurers appreciate the patience and understanding of their policyholders as they process claims. Each claim is unique, and insurers are working as quickly as possible to take care of their customers’ needs.

**Q: What can I do to speed up the claims process?**

**A:** Steps such as taking photos or videos of the damaged property are helpful. If possible, create records listing all damaged property and include any receipts for these items.

**Q: What if I cannot live in my home due to damage or because it is being repaired?**

**A:** Ask your insurer if your policy covers additional living expenses, which can help pay for things like temporary housing, restaurant meals and laundry. Keep all receipts for such expenses so you can discuss them with the adjuster. If the cause of loss is due to flooding and you have flood insurance, the terms of your flood policy will outline your coverage. However, flood policies generally do not cover additional living expenses. In these situations, homeowners may be eligible for natural disaster assistance from the federal government.

**Q: What if I have questions about how much my policy will pay out?**

**A:** Check your policy and discuss the payment amount with your adjuster. Your policy may have a replacement cost provision, which means the insurer will provide benefits that will replace your damaged covered property up to your policy’s dollar limit. Otherwise, actual cash value coverage will subtract from replacement cost some amount for depreciation, age or obsolescence.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

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