

## Reporting a Commercial Insurance Claim: Will Your Agent Be There?

When you buy a general commercial liability insurance policy, you hope you'll never need to use it. But chances are high that you'll eventually discover you've gambled correctly and you'll need to submit a claim. Depending upon your business liability carrier, there may be multiple ways to do this. The easiest method is by contacting your insurance agent.

Most businesses go through an agent when purchasing business liability coverage, although in this modern era of online insurance, it's often possible to sidestep agents entirely. Websites for respectable and stable companies allow you to purchase general commercial liability insurance straight from the source. In some cases, an agent will be assigned to follow-up on your application, but this doesn't always happen. However, insurance is a complex industry, and it is often advantageous to have an expert on hand that you can consult with. An agent is licensed by the state and has a contract with one or more insurance companies, giving him or her insight and knowledge that you're unlikely to acquire even after substantial research. Since an agent is paid by the insurance providers he represents, it doesn't cost you anything to make use of this knowledge.

When reporting a business liability claim, you have the option of going straight to the claims department of your carrier or you can use the company's website to submit the information. But this can be a confusing and tedious process. Filling out the average web form for a general commercial liability insurance claim could take hours, particularly if you don't have your business liability policy handy. In addition to supplying such basics as your policy number, the amount of your deductible, your occurrence limits, and if you have extended coverage, you'll also have to input the personal and company identifying information that you've previously provided such as your company address, phone number, and other data. Your business liability insurance agent can simplify this procedure. He already knows your general commercial liability insurance policy number and what its limits and deductibles are. He will still need to ask you about the specific loss incident, but since he knows your business, even that will be easier. A legitimate agent working with an established insurance company is likely to be a solid resource for you to call on whenever you have a question, concern, or problem for many, many years.

Also, while agents are responsible for steering policy holders through the claims process, they don't represent the company when it comes time for the company to pay. For that purpose, a claims adjuster will be assigned to your case. A claims adjuster investigates a business liability claim to determine whether the policy covers the loss and also to what extent, and authorizes any applicable payments. Depending upon the situation, this may be swiftly accomplished, or it could be a lengthy process. In the case of general commercial liability insurance claims, the individual who was allegedly injured may decide to take the issue to court, and the adjuster will have to work with attorneys and witnesses. During this time, your agent will always be on hand to explain the situation.

### About the Author

James Cochran owner of Techinsurance.com, is a web-based [small business insurance](#) agent specializing in the Information Technology industry. Over 15 years of insurance experience, he founded Techinsurance in 1997 to provide insurance products for IT professionals. Techinsurance has grown to become one of America's leading online providers of [commercial liability insurance](#)

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