



State of Georgia
Department of Insurance

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NEWS RELEASE

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INSURED LOSSES FROM HURRICANE MICHAEL EXPECTED TO EXCEED \$250 MILLION

Atlanta – With more than 35,000 property related insurance claims expected, Georgia Insurance Commissioner Ralph Hudgens estimates \$250 million in insured property losses for Hurricane Michael.* “Our preliminary estimate today is \$250 million in damage across Georgia. That figure may likely rise as new claims are submitted,” Commissioner Hudgens said.

Consumers with damage from Hurricane Michael should take the following steps during the claims-filing process:

- Work with your insurance company. Ask what documents, forms, and data you will need to file a claim. Keep a diary of all conversations with insurance companies, creditors or relief agencies.
- Maintain any damaged personal property for the adjuster to inspect.
- Ask the adjuster for an itemized explanation of the claim settlement offer.
- Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- Get more than one bid. Ask for at least three references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver’s license number of the contractor.
- If there is a disagreement about a claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently.
- If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement.

If you believe you have treated unfairly in getting a claim paid, please contact us toll-free at 1-800-656-2298. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.

*This estimate does not include insured crop losses.