

ASA Insurance Supports Latest Guidelines for Homeowners' Insurance from Consumer Reports

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SALT LAKE CITY, UTAH, USA, February 7, 2017 /EINPresswire.com/ -- According to a survey conducted by Consumer Reports, claims over \$30,000 resulted in more disagreements about the cost of damages. Claims under this amount showed only seven percent of those surveyed disagreed with the amount of damages. Once the damage went over this price, 18 percent disagreed with the appraiser's estimate. [ASA Insurance](#), a [Salt Lake City](#) homeowners' insurance provider, says it's important to consider claims response when choosing a company.

The survey also showed that delays in handling the claim were more significant with higher losses. Only four percent complained of delays for losses under \$30,000, but the number went up to twelve percent over that number. This issue can cause a great deal of stress for homeowners who are already dealing with other problems in the claim. While many homeowners look at cost when it comes to choosing an insurance provider, this survey shows the need to look further at the companies. Customer service and claims management becomes critical components when a home is damaged. Delays in processing may mean the homeowner is displaced longer. They may have to make several concessions if they are unable to live in their homes. It means they cannot hire companies to start on the repair work, or they may be left with any additional expenses if the cost of repairs is above the amount approved by the insurer.

To avoid choosing a company with a record of slow claims processing or issues with approved amounts, it's important to do the research when comparing options. Many homeowners get quotes on insurance and make their decision solely from this information. Creed Anderson of ASA Insurance recommends a more thorough investigative approach. "Take the time to find out more about the companies that provide homeowners' insurance," he says. Anderson recommends checking with the Better Business Bureau to find out if there have been any formal complaints made and how they were resolved. He also suggests talking to friends and family to find out if they have filed a claim for their home and how it went.

There are also numerous online sites like Yelp that provide reviews for insurance providers. While someone might not put stock in just one negative review, multiple reviews that show a history of issues with a company should be a warning. Companies with good reputations may still have an occasional problem, but it should be handled and not ignored. Multiple issues indicate a company that is either not organized when it comes to handling claims or they aren't providing a high level of customer service.



ASA Insurance provides competitive home insurance rates in the Salt Lake City area.

When a person's home has been damaged, they are faced with many issues to deal with to get their property back the way it was. The last thing they need to worry about is whether their insurance company is going to provide the service they promised with the policy. Companies like ASA Insurance that have been in existence for many years understand the importance of taking care of clients when they need help the most.

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