

Understanding **the Claims Process:** Key Players & Their Roles

The claims process involves multiple stakeholders, which can sometimes feel overwhelming. However, understanding who does what can help simplify the experience.

By understanding the roles of these key players, you can better navigate the claims process and ensure a smoother experience.

1. The First Notice of Loss (FNOL)

- Your claim begins when the FNOL is submitted to your insurance carrier for your claim to be set up
- A claims examiner is then assigned to your claim to manage the process.

2. Property Inspection

- You (the insured/policyholder) will receive a notice (in writing and by phone) to schedule an inspection of your property. Property inspection is usually the first part of the claim process and is conducted by a field adjuster.
- The field adjuster, who may be an independent contractor of the insurance carrier, will be assigned to gather the facts of the loss, which will likely include photos, discussions with you and/or your representative(s), and documents.
- The field adjuster's role is to ascertain the scope of the damage and estimate the loss. If necessary, the field adjuster may also identify situations in which they believe an expert(s) may be needed to complete

the scope and estimate of damages. If they do recommend it, another inspection may be necessary. The field adjuster should explain to you and the insurance company why they believe the expert must complete the claim adjustment.

- The field adjuster will provide the insurance carrier with a report outlining the facts of the damage, scope, and estimate.

3. Claims Examiner & Your Claim

An insurance company claims examiner is the quarterback of your claim.

- They assign a field adjuster
- They approve an expert if necessary
- They address any coverage issues with you (verbally and written)
- They keep you apprised every thirty (30) days of the claim status (by CA Law)
- They will settle the claim and issue payment

4. Public Adjusters, Attorneys, & Other Experts

Public adjusters can be retained by you to assist with the adjustment of a claim.

- They will work with both the field adjuster and insurance carrier claims examiner to complete the claim adjustment.
- They may have an impact on the scope and estimate of the damages.
- They may require the engagement of experts to support your claim that would be borne by you.

Attorneys can be retained by you to assist in the claims process. Personal property claims do not often involve attorneys unless there are coverage issues that cannot be negotiated between the parties.

Any disputes on the scope or estimate of damages can be handled through the appraisal process.

5. The Appraisal Process

If a loss results from a government-declared disaster, as defined by the California Government Code, either party may request an appraisal, but it cannot be compelled. Appraisal clauses in homeowners' policies comply with California statutes, as they are statutorily prescribed.

Each party must select a competent and disinterested appraiser within 20 days of receiving a written request. The two appraisers will then select an umpire. If they cannot agree on an umpire within 15 days, either the homeowner or the carrier may request a judge of a court with jurisdiction to make the selection.

The appraisers will independently determine the amount of the loss. If they reach an agreement and submit a written report to the carrier, the agreed amount will be final. If they do not agree, they will submit their differences to the umpire. A decision agreed upon by any two—either both appraisers or one appraiser and the umpire—will determine the amount of the loss.

Each party is responsible for the cost of its own appraiser and will equally share the expenses of the appraisal and the umpire.

Unless both the homeowner and the carrier agree otherwise, the appraisal proceedings will remain informal. This means no formal discovery will take place, the formal rules of evidence will not apply, and no court reporter will record the proceedings. These procedures do not alter or expand the rights outlined elsewhere in the policy and do not limit either party's rights in the event of a lawsuit.

6. Rebuilding After a Catastrophe

In Catastrophe situations, the insurance carrier will expect you to secure contractors, architects, and designers to assist them with rebuilding structures on the premises.



©2025 All rights reserved. Venbrook Insurance Services is a wholly owned subsidiary of Venbrook Group, LLC.

Disclaimer: Insurance coverage is written through the nation's leading insurance providers. Licensing in all 50 states and the District of Columbia.

This document is provided for informational purposes only; it is not a commitment, promise, or legal obligation to deliver any material, services, or functionality. It does not, and is not intended to, provide legal, technical, or other professional advice, nor does it amend or otherwise affect the provisions or coverages of any insurance policy or bond issued by Venbrook Insurance Services. It should not be considered as insurance advice or a recommendation of any particular solution, strategy, or management product until you've spoken with a qualified insurance broker or specialist. The data, products, and services are subject to change at any time. No part of this material may be reproduced in any form or referred to in any other publication without express written permission.