

Insurance Claim – How to Speed Up?

1. Report the Incident Immediately

- Notify your agent and insurer **within 24 hours (or as soon as possible)**.
- For motor accidents: make a **police report**
- For medical claims, inform the **Third-Party Administrator (TPA)** before admission if possible.

2. Prepare Complete Documentation (No Missing Items)

- Missing documents are the **#1 cause** of delayed claims.
- Typical required documents:
 - **Claim form (Answer every question correctly)**
 - **Photos** or videos of damage
 - **Police report** (motor/fire/theft)
 - **Incident report** (what happened?)
 - **Medical reports** (for health claims)
 - **Quotation, invoice, or bills**
 - **Relevant supporting documents.**

□ Tip: Submit everything **in one batch, not piece-by-piece.**

3. Provide Clear Evidence

Insurers need **proof before approving** payment. The clearer your evidence, the less investigation is needed.

4. Respond Promptly to Insurer's Questions

If the insurer requests additional information, please **reply within the same day** if possible.

5. Avoid Giving Incomplete or Contradicting Information

Be clear, factual, and consistent; any suspicion will lead to a deeper investigation.

6. Request an Early Adjuster Appointment (for property/motor)

For bigger claims:

- Ask your agent to **push for early adjuster assessment.**
- Be present to avoid rescheduling.
- Prepare all documents before the adjuster arrives.

7. Use an Agent Who Actively Tracks Your Claim

A good agent can:

- Push your claim internally
- Check the claim department status daily
- Help correct missing documents
- Assist with appeal or escalation

(Many claims become fast when a good agent follows up.)

Contact us now for a free consultation:

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