

Property Claim Disputes and Complaints Against an Insurance Company

While a claim dispute and complaint against an insurance company might appear to be the same, they are distinct processes and are handled differently by the insurer. BCFSA is unable to intervene in claim disputes and complaints or mediate on behalf of the policyholder, but you can follow the process outlined below. If there are regulatory issues identified, BCFSA may address it directly with the insurance company.

Claim Dispute

This occurs when a policyholder disagrees with a decision that was made in regards to an insurance claim they have filed.



Contact your adjuster and ask for the decision to be reviewed by a manager.



Receive and review decision. Are you satisfied with the outcome?

Satisfied with Outcome
Dispute is resolved.

Disatisfied with Outcome

Is the dispute regarding the scope of repair or value of the claim?

Yes

Consider the Dispute Resolution Process.

No

Escalate to the next level in the Claims Department. Continue escalating to the next level until the concern has been rectified.

Complaint Against Insurer

A complaint against an insurance company results when the policyholder has an issue with the process or service they received from an insurance company.



File a complaint directly with the Insurer.

You can find the complaint process on the insurer's website.

Helpful Hint: Search "Complaint" on insurer's website to locate the process.



Receive and review decision. Are you satisfied with the outcome?

Satisfied with Outcome
Dispute is resolved.

Disatisfied with Outcome

Proceed to the next step of the escalation process.

Continue escalating to the next level until the concern has been rectified.

Need Assistance?

At anytime during either process, you can file a complaint directly with BCFSA.

If either process has been exhausted without a satisfactory outcome, the final binding decision in any dispute or complaint rests with the Court System.

Home warranty claims and complaints differ from traditional property insurance claims and complaints. Please contact BCFSA for more information.