



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor
Theodore K. Nickel, Commissioner

Wisconsin.gov

125 South Webster Street • P.O. Box 7873
Madison, Wisconsin 53707-7873
Phone: (608) 266-3585 • Fax: (608) 266-9935
E-Mail: ociinformation@wisconsin.gov
Web Address: oci.wi.gov

PRESS RELEASE

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For more information contact:

J. P. Wieske
Public Information Officer
(608) 266-2493 or
Jp.wieske@wisconsin.gov

Deputy Commissioner Dan Schwartzer Statement on Storm Damage, Flooding in Southern Wisconsin

Madison, WI—Wisconsin Deputy Insurance Commissioner Dan Schwartzer expressed concern for the citizens of southern Wisconsin facing property damage and flash floods after storms late Monday and early Tuesday this week.

“The immediate aftermath of the storm will be stressful and painful for those whose homes or businesses have been damaged by the storm,” stated Deputy Commissioner Schwartzer. “With more fast moving storms and additional rain in the forecast for Tuesday evening, the most important thing is to stay safe,” continued Deputy Commissioner Schwartzer.

Deputy Commissioner Schwartzer suggested the following tips in dealing with the aftermath of the storm:

- Notify your insurance agent or insurance company as soon as possible to begin filing a claim. Make sure you provide a telephone and/or e-mail address where you can be reached. Your insurance company may also have representatives on the scene immediately following a major disaster to speed up the handling of claims.
- Pay attention to local news to find out if state and federal agencies are available on-scene to help with relief efforts.
- Make a detailed list of all damaged or lost personal property. It will help to take photos of the damage. Your adjuster will need evidence of the damage and damaged items. Do not throw out any damaged property without your adjuster's agreement. If local officials require the disposal of damaged items before the insurance company's claims adjuster can inspect the damages, take photos and keep a swatch or other sample of damaged items for the adjuster (e.g., cut swatches from carpeting, curtains, chairs).

- Separate damaged items from undamaged items.
- Contact your insurance company again if an adjuster has not been assigned to you within several days.

"It's important to take photos after any severe weather event where you have damage to your property," noted Schwartzer. "Take photos of the damage and do not move or pick up anything until the insurance company claims adjusters are able to see the damage. We also want to let people know that we're here to help."

Deputy Commissioner Schwartzer also noted that the Office of the Commissioner of Insurance Web site has numerous helpful publications including the "Consumers Guide To Homeowner's Insurance" (oci.wi.gov/pub_list/pi-015.htm) and "Personal Property Home Inventory" (oci.wi.gov/pub_list/pi-224.pdf) which is a worksheet for consumers to list their personal property. He also noted that there are specific insurance publications for small business owners, mobile home insurance, condominium insurance and information on how to settle property insurance claims. All of these publications can be found on the OCI Web site at oci.wi.gov/pub_list.htm.

You can contact OCI with questions at 1-800-236-8517 or via e-mail at ocicomplaints@wisconsin.gov.

If you need to file a complaint, you can file a complaint online via OCI's Web site (oci.wi.gov). Additionally, you can obtain a complaint form by calling 1-800-236-8517, or by printing a form from OCI's Web site. All complaints must be in writing. You can mail completed complaint forms and copies of any supporting material to:

Office of the Commissioner of Insurance
P. O. Box 7873
Madison, WI 53707-7873

Created by the Legislature in 1871, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.