Kentucky Department of Insurance Emergency Response Team:

assisting kentucky residents after a disaster

Each year, many Kentucky residents experience some type of natural disaster. Tornadoes, flood, hail, snow and ice are some of the perils that have plagued our state.

In 1998, the Kentucky Department of Insurance created an emergency response team to assist citizens on-site with insurance questions following a natural disaster. Since that time, we have helped many residents and local officials by providing them with valuable information regarding insurance claim processing, as well as verifying that the insurance industry response was adequate during those disasters. In 2005, we supplied an emergency response team to the Mississippi Department of Insurance to assist its residents with insurance issues following Hurricane Katrina.

Long after the disaster hits, our staff continues to monitor the damage and claim issues. Through publications and outreach, we provide information to consumers regarding our department's mission during a natural disaster. One publication, "After the Storm has Passed," provides detailed information regarding what insureds should expect from their insurance companies and/or adjusters. Helpful telephone numbers, addresses, and our complaint form are included in this publication, along with tips regarding possible scams following a natural disaster. This free publication, along with many others, is available on our Web site at http://insurance.ky.gov/ or by calling 800-595-6053.

Through a partnership with other state and federal agencies, the Kentucky Department of Insurance will continue to monitor natural disasters that impact Kentucky residents. We will also provide communities with any insurance assistance needed during the clean-up process. Kentucky communities and residents can receive information on, or assistance with, a natural disaster by calling our Consumer Protection and Education Division at the number listed above.

Kentucky Public Protection Cabinet
Department of Insurance
P.O. Box 517, Frankfort, KY 40602-0517
Toll free: 800-595-6053 Deaf/hard-of-hearing: 800-648-6056
http://insurance.ky.gov/

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Kentucky UNBRIDLED SPIRIT