

Insurance claim organizer

A simple paper companion for opening and following up on a claim directly with your insurer. You do not need an attorney just to report a claim.

Report promptly. Check your policy and contact your insurer using the phone number on your insurance card or its official claims channel. Do not wait for every document before asking how to open a claim.

Before you contact the insurer

Your name / best contact:	Policy number:
Insurer / agent:	Date and time of crash:
Location:	Other driver / vehicle:
Police agency / report number:	Witness name / contact:

A clear first-call script

"I want to report a vehicle crash and open a claim. It happened on [date] at about [time] near [location]. The vehicles involved were [brief details]. [Police were called / no report number yet]. I have [photos / witness details / other records]. Please tell me my claim number, the next steps and any deadlines."

Ask and write down the answers

Question	Answer / next step
What is my claim number?	
Who is my adjuster and how do I reach them?	
What coverage may apply under my policy?	
What documents or photos do you need, and how should I send them?	
Do you need to inspect the vehicle before repair?	
What repair, towing, storage or rental options may be available?	
What deductible or out-of-pocket costs may apply?	
Are there deadlines or forms I should know about?	
When should I expect the next update?	

Documents to keep together

- Insurance policy and claim confirmation; police or state report information; photos and a short written timeline.
- Repair estimates, inspection information, towing/storage receipts, rental records and messages from the insurer.
- A dated log of calls, names, what was discussed, what you sent and what is still due. Keep originals and copies.

Contact log

Date / time	Person / company	What we discussed / next step

Coverage and deadlines depend on your policy and state law. Be truthful, keep copies, and ask the insurer to explain unfamiliar forms. Do not sign a settlement or release you do not understand. Consider independent legal advice if you have serious injuries, a disputed or denied claim, or a deadline you do not understand.

Sources and further guidance

[National Association of Insurance Commissioners \(NAIC\). What You Should Know About Filing an Auto Claim](#)

[NAIC. Consumer Guide to Auto Insurance \(accident information checklist\)](#)

[Allstate. What to Expect When You File a Car Insurance Claim](#)

[NAIC. Find Your State Insurance Department](#)