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## Consumer Issues – Pensacola

### 1. Communications Concerns

- Consumer's inability to reach a "live person" by telephone.
- Consumer's inability to get in touch with their property adjuster.
- Consumer's inability to speak with someone knowledgeable of their claim(s) specifically.

### 2. Quality Concerns

- Consumers desired to know but were generally uninformed as to the "real-time" status of their claims.
- Stated due dates and deadlines for paying claims were seldom met or preceded.

### 3. Dispute Concerns

- Consumers desire the elimination of disparities between adjuster estimates and contractor estimates for structural damage.
- Consumers' desire for an industry standard for estimating damage and making sure that there is an "apples-to-apples" understanding between all parties.

### 4. Insurance Issue Concerns

- Consumers expressed a lack of understanding regarding policy limitations.
- Knowledge of the location of claims' offices.
- Address the willingness of insurers to engage in long-term and costly litigation or disputes regarding whether damage was caused by wind or flood, further exacerbating the problems of homeowners not being able to return to their homes or start the much needed repairs.