

The Commerce Insurance Company outlines the automobile claims process in a structured manner to ensure efficient claim resolution. Upon reporting a loss, a Claims Service Center Representative collects detailed information and assigns a Claim Representative to manage the claim. The damage appraisal can be conducted at a Drive-In facility or by a Licensed Commerce Appraiser, who will provide a list of local repair shops. If the vehicle is deemed a Total Loss, a Claim Representative will guide the policyholder through the process without sending an appraisal. Payment is processed based on the damage appraisal and applicable coverage, with deductibles applied as necessary. Typically, payment is expected within 5 to 7 days after the appraisal, and if a lienholder is involved, they will be included on the payment check. Policyholders have options regarding repairs, including using Commerce's Preferred Repair Shops, which guarantee quality and pricing. If repairs are initiated before the appraisal is finalized, the policyholder may be responsible for any adjustments due to preexisting damage. In cases of additional damage discovered during repairs, the repair shop must contact the appraiser for a supplemental appraisal. The company emphasizes its commitment to quality service and provides resources for further assistance, including a customer service number and online account access for claim status and payments.