

CROLEY INSURANCE AND FINANCIAL

LOOK AHEAD, STAY AHEAD. | SPRING 2026

Hello Spring.



Call. Click. Come by.
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AGENCY NEWS & UPDATES

Bittersweet news in this edition: we lost our constant desk companion and loyal office pup of more than 15 years, Bo. If you have ever dropped by our office, you were no doubt greeted by him and enjoyed his spirited nature.



“Dogs are proof that *love* doesn't need words; just a place to stay.” -R.M. Drake



MO Department of Insurance: Best practices in the aftermath of property damage.

With spring comes severe weather, and the storms often have damaging effects on property for consumers across the state. The Missouri Department of Commerce & Insurance is a resource that provides valuable guidance for people facing property damage. They have compiled a list of best practices in order avoid dishonest contractors and what to do in the aftermath of severe weather.

If your property is damaged:

- Contact your insurance agent or your insurance company's toll-free claims number as soon as possible. Depending on the severity of your loss, you may want to consider obtaining damage estimates to help you determine whether to file a claim.
- Make the necessary temporary repairs to prevent further damage. Keep receipts for materials you buy so you can be reimbursed.
- Don't make permanent repairs until your insurance company has inspected the damage. If you do, your claim might be denied. Keep the receipts for materials you buy so you can be reimbursed.
- Don't let contractors inspect your home if you're not watching. Some unscrupulous companies will cause damage to drive up the repair cost, and your insurance company will likely not cover the additional cost.
- Your insurance company should send its Claims Adjuster to your property. Make sure the adjuster has identification. Insurance adjusters will not ask for payment from you - this is part of the claims process.
- If you believe your insurance company has not handled your claim properly, file a complaint. We will determine whether your insurance company has followed Missouri law in processing your claim.
- Once your claim is processed, get estimates from contractors or auto repair shops known to you or recommended by someone you trust. Be suspicious of solicitors who offer to do repairs for you.
- Don't pay the whole repair bill in advance. Most contractors require 50 percent upfront, but you should never pay the full repair bill before the work is completed.
- A "public adjuster" - a person licensed by the state - may offer to represent you in claim negotiations with your insurer. Public adjusters will seek part of your settlement as payment for their services. You are not required to hire a public adjuster to file a claim. Generally speaking, consider hiring a public adjuster only after your insurer makes a settlement offer and when you anticipate any settlement increase obtained by the public adjuster will exceed the extra cost.

For our property and casualty clients: if you have questions or concerns about your insurance coverage, don't hesitate to call our office. To contact MO Dept. of Insurance Consumer Hotline, you may call 800-726-7390 or visit insurance.mo.gov.

(Source: Missouri Dept. of Insurance)

Group Benefit Clients:

Sticker shock on your insurance renewal!

Time to check out the Chamber Benefit Plan.

Simply join a local chamber and you'll have access to affordable insurance for your employees with competitive, underwritten rates.

For more details, you can call our office at 881-3520, or visit MOMewa.com.

P&C Clients:

We love referrals!

We appreciate your trust in our business and your referrals. Earn a \$10 gift card when you send a friend, family, or associate our way.

Exclusions apply. Ask your agent for details.

Visit with us at a local chamber event:
5/20: Spfld Chamber Maximize Your Membership

1st Quarter highlights: Heart Month; St. Patrick's Day, and memories of little Bo.

