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While arbitration is not always widely accepted, it does generally protect both you and the insurance company. The arbitration clause is often used to reduce high claim costs associated with lengthy trials. By keeping costs at a minimum, insurance companies aren't forced to increase their rates year after year.

Insurance Claim Arbitration Definition | CoverWallet

For insurance providers and policyholders, arbitration can provide a quicker method than litigation to reach an agreement that satisfies both parties – and save money, as well. When signing a contract with an insurance provider, look for a clause about arbitration to find out how any potential disagreement would be resolved.