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The 10 Claim Commandments

You NEED To Know

This Guide Is Provided By

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Licensed & Bonded Public Adjuster
Florida License # A099530

What You NEED To Know
To Collect What You Are Owed

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The 10 Claim Commandments

In a booklet like this, it’s impossible for me to teach you everything I’ve learned in the past twenty-three years of handling claims. So my first, and, I think, best advice to you would always have to be pretty simple: consult a professional.

Having said that, I realize that there are people who will refuse to hire someone else to do something they feel they can do by themselves. In this very short booklet, my goal is give you enough information to help you improve your current, next, or even your previous claim.

And yes, you read right. It is possible to improve your previous claim, even if the insurance company considers it “closed.” It all depends on things like how long ago the claim was, and under what circumstances it was settled or closed. I talk to people all the time who tell me they “never knew claims can be re-opened,” or “never knew that claims can be renegotiated.” It’s in the insurance industry’s financial interests, of course, for policyholders to believe that once they cash a check, they can’t come back to fix an error. It really is a shame how many people think this way. Mistakes happen, but your claim can be reopened and renegotiated. Following are some of the basics.

Many insurance adjustment errors, especially on catastrophe claims, usually happen for one of three reasons: adjusters don’t spend enough time to identify all the damages; they are unfamiliar with the damaged item; or their estimating software contains a bad price.

Other mistakes happen when adjusters either misinterpret the policy or misinterpret the facts of your claim. Either circumstance can result in the denial of a claim that should actually be covered — or in a payment that is lower than it should be.

If you decide to handle a claim yourself, or reopen one that you think deserves a second look, please consider yourself bound by the following ten “commandments” — all of which a qualified public adjuster would scrupulously observe.

Commandment #1: Do not try to pull one over on your insurance company!

Be thorough, but honest. Few things turn adjusters on like the prospect of catching people who are engaged in fraud. Most companies have entire departments devoted to rooting out fraud, and you can be sure that the insurance company’s fraud adjusters will be among the best-trained in the whole company (too bad the adjuster who comes out to inspect your home probably is not trained this well.). Fraud adjusters have seen and heard it all, and they eat would-be cheats alive. Insurance fraud is a crime. Don’t even try it. And don’t ask me to try it for you ... I won’t!

It seems a little unfair, doesn’t it? The insurance company can make one “mistake” after another that cost you money, and just happen to benefit the insurance company — coincidences that, taken together, can result in your property insurance claim being underpaid by thousands, tens of thousands, or even hundreds of thousands of dollars, and nothing bad ever seems to happen to the companies (outside of recoupment). But if a policyholder shown to be bumping his cove hundred bucks, the coincidence. In that situation, rest assured that the insurer will seek criminal change, possible, even for what for might comparison to be fairly trivial money. What’s more, it is we the company will secure a through the state, of course person might wonder how playing field really is. I’ll tell you that the insurance company lobbyists, who, in turn, have lawmakers and other power)

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Buy a notebook. Buy a pen. Use. Take your time and get property, noting everything damaged. Everything. I obvious stuff like missing roof foot lines, you are scratches, scuffs, scrapes, c dents, tears, stains, d umping, unreasonableness — everything. Look high and out. Write it all down.

You should also keep a detailed conversations that take place with your insurance company, their contractors, and other parties. Keep track of every one of time cleaning up, time making emergency and repairs, and every penny you has anything at all to do with can’t stress enough the importance of being thorough and detailed.

Commandment #3: Take pictures.

Photograph and video it all. When I say “all,” I mean everything. You may need these images somewhere down the line. Warning: Your adjuster may want a copy of these records. Be sure to keep copies for yourself in case the adjuster happens to “lose” the images you provide.

Commandment #4: Show the adjuster all the damage.

This sounds easy enough, but in order to do it, you must know what to show them. Again, you’re better off working with a professional who has done this a couple of hundred times. If you’re going it alone, be sure to give the adjuster a copy of your own exhaustive list of damage to the property, and keep a copy for yourself. Lead the adjuster around the property and be sure he or she notes each and every item on your list. If that means the visit takes two hours — or ten hours — so be it. I find that if an adjuster is inspecting a property for 30 minutes, I will probably be there for two hours. If the adjuster is there for two hours, I will probably be there for four to six hours. Am I just slow? I like to think not. I am thorough, though, and I am careful. I don’t want to miss any damage. The adjuster wants to move on to the next claim. I want you to get everything you’re entitled to. Two different agendas!

Ask about the adjuster’s experience level. You wouldn’t want to be operated on by someone with little experience — the same goes for the insurance adjustment of your largest financial asset. Note: an ethical, experienced adjuster making any kind of effort should be able to point out a thing or two to you that wasn’t on your list.
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Commandment #5: Remind the adjuster that not all homes are built with the same materials.

Insurance adjusters use computerized estimating programs that are designed to generate rough estimates (or, as I prefer to call them, “guesses”) about the average amounts of damage in average homes. These software programs tend to be fairly accurate in evaluating average homes and average losses – and tend to be less accurate on very small losses, very large losses, very low quality homes, or very high quality homes. The more familiar you are with your home and the quality of its construction, the better off you’ll be.

Commandment #6: Review the adjuster’s completed estimate in detail, until you understand each and every line.

This is where you will find mistakes – unfortunately, though, these documents can be extremely tough to read. Room sizes may be off, damages you pointed out may have been omitted, or prices cited may be too low, either because the quality of the item being replaced is not correct, or because the prices being charged are higher than they were when the software for the estimating program was written. (This is a very common problem after a catastrophe).

Commandment #7: Have a licensed general contractor review the insurance company estimate and provide an independent estimate.

If this is impossible, at least see if they will indicate specific concerns they may have about the insurance estimate. This can be tough to do after a catastrophe, as contractors can be hard to come by. You may choose to get individual estimates from the roofer, carpenter, electrician, plumber, painter, A/C man, flooring specialist, or other professional. I would not suggest that you get estimates from the “cheapest guys in town.” If you get more than one estimate for a particular repair, count on the insurance company paying on the lowest figure associated with whatever you provide them.

Commandment #8: If the insurance company refuses to pay for an item, demand that they explain in writing why.

The company should not only do this, but also show you exactly where in the policy it says that what you are claiming damages for is not covered. This point is very important. Never simply accept that something is not covered because the insurance company says it’s not covered. The company has an obligation to make you understand why it is not covered. It is often the company’s job to prove to you that something is not covered.

Commandment #9: Be persistent. Don’t give up.

This may be the most difficult commandment of all for you to follow, but it is absolutely essential. I am convinced that, as a group, U.S. policyholders walk away from millions of dollars in valid claims each year simply because they are sick and tired of dealing with the claims process. Hanging in there. If it is appropriate to do so, write and complaint letters to the company (making sure to cover the local, regional, and home office levels), as well as your state’s regulatory agency, Attorney General, or Governor; your municipality’s Mayor, Councilman, or Selectman; or anyone else in authority who may listen. Take advantage of any measures your policy or State has for reconciling these matters. (These are sometimes called Alternative Dispute Resolution methods.) When writing, be brief and to the point. (I’ve seen people scribble page after page of rambles that are impossible to make sense of. Even if they are right, these letters will never be taken seriously.) Keep after them. Be relentless. Try to stay calm.

Commandment #10: Seek professional assistance when needed.

Depending on the loss, this could mean a contractor, an engineer, a mold specialist, an accountant, an attorney – or, of course, you might need a public adjuster after all. Again – I will not charge you anything up front, but will, instead, charge a commission on what I am able to collect for you above and beyond what the insurance company is offering. It may feel strange, having to consult with someone to make sure that your insurance company pays you what you’re actually owed. But if they did what they were supposed to, I would be out of work.

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Gold Star Adjusters

We have the knowledge and experience to help you, NOW

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We are your insurance against problems with the insurance company.
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The 10 Claim Commandments

No, it's not “right” that you should need insurance like that, because you have probably been paying a large amount of money to the insurance company every month or every six months, and you've probably been doing that for years. But this is the way it is. At least now you know about it, and you also know what you can do about it.

Congratulations! Having made it this far, you are miles ahead of countless past victims of the insurance nightmare. May you stay that way. But if you ever feel you're losing ground, feel free to give us a call.

I truly hope you enjoyed this booklet, and that you learned from it as well.

I would like to personally hear about any questions, concerns or differences of opinion you have - just contact me. The Gold Star team looks forward to assisting you.

Wishing You More!

Mark Goldwich

Property insurers use secret tactics to cheat customers out of payments -- as profits break records. - Bloomberg

The 10 Claim Commandments

AB
OUT THE AUTHOR

MARK GOLDWICH was born and currently living in Jacksonville with his wife and two children.

In 1986, Mark earned a Florida native born and raised in Miami, University of Florida degree in Insurance from the University of Florida in since 1986. He has been a licensed insurance adjuster in Oklahoma, North Carolina, South Carolina, and Kentucky. He is currently licensed in Florida, Georgia and North Carolina.

After seventeen years of experience to work settlements averaging and autos in Florida thousands of claims with one of the largest insurers of homes Texas to Canada, Mark has handled tens of thousands from New York to California, and from and the nation, and after handling tens of insurance victims. He has delivered results 400% higher than the amounts initially companies!

Mark is a member of the Florida Association of Public Insurance Adjusters, Windstar Regional Chamber of Small Business Leaders, the Florida Association of Public Insurance Adjusters, and was Mandarin Council's Insurance Network, Inc., Jacksonville Commerce, and he was Mandarin Council's Mark of the Year for 2009.

Gold Star Adjuster's mission is to educate insurance consumers and use his insurance expertise to represent their interests by maximizing their settlements while reducing frustration. Contact them at:

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Mark is a member of the Florida Association of Public Insurance Adjusters, Windstorm Insurance Network, Inc., Jacksonville Regional Chamber of Commerce, and he was Mandarin Council’s Small Business Leader of the Year for 2009.

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