



The 10 Claim Commandments You NEED To Know

This Guide Is Provided By



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**What You NEED To Know
To Collect What You Are Owed**

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

The 10 Claim Commandments

ever seems to happen to the insurance companies (outside of record profits, I mean). But if a policyholder can be shown to be bumping his claim *up* by a few hundred bucks, that's *not* a coincidence. In that situation, you may rest assured that the insurance company *will* seek criminal charges if at all possible, even for what might seem by comparison to be fairly trivial amounts of money. What's more, it is very likely that the company will secure a conviction -- through the state, of course. A cynical person might wonder how even the playing field really is. I'll only point out that the insurance companies have the lobbyists, who, in turn, have the ear of lawmakers and other powerful folks.

Commandment #2: Take notes.

Buy a notebook. Buy a pen. Put them to use. Take your time and go around the property, noting everything you see to be damaged. Everything. Besides the obvious stuff like missing roofs and two-foot flood lines, you are looking for scratches, scuffs, scrapes, cracks, bangs, dents, tears, stains, discolorations, swelling, unevenness -- I mean everything. Look high and low, inside and out. Write it all down.

You should also keep a detailed log of all conversations that take place with your insurance company, their adjusters, contractors, and other players in this drama. Keep track of everything: Your own time cleaning up, time you spend making emergency and temporary repairs, and every penny you spend that has anything at all to do with the claim. I 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.

The 10 Claim Commandments

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.

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**We have the
knowledge and
experience to help
you, NOW**

The 10 Claim Commandments

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. Hang in there. If it is appropriate to do so, write 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 ramblings 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 decide that you need a good 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.

**We are your insurance against
problems with the insurance company.**

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

ABOUT THE AUTHOR

MARK GOLDWICH is a Florida native born and raised in Miami, and currently living in Jacksonville with his wife and two children.

In 1986, Mark earned a BSBA degree in Insurance from the University of Florida. He has been a licensed insurance adjuster in Florida since 1987. He has also held licenses in Texas, Oklahoma, North Carolina, South Carolina, and Kentucky. He is currently licensed in Florida, Georgia and North Carolina.

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

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.

Gold Star Adjuster's mission is to educate insurance consumers everywhere, and to use his insurance expertise to represent his clients in effectively maximizing their settlements while minimizing their burden and frustration. Contact them at:

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The 10 Claim Commandments

Testimonials

“We are delighted with the settlement that Mark Goldwich arranged for us (\$139,000 more than our insurance company originally paid). He was diligent and handled the case very professionally. It was a pleasure working with Gold Star. Thanks Gold Star Adjusters.” – M.T., H.T., Gulf Breeze

“Between my home and rental property, Gold Star increased my payments from \$2,296.67 to \$49,140.61! What a fantastic result! I could not have done this on my own, and I’m so glad a friend told me about Gold Star. Especially with all the insurance problems in Florida, everyone should know about Gold Star!” – O.R., Miami

“My insurance company of over 55 years was giving me the runaround following a water loss, and wanted me to fight with the contractor they sent (who botched the job). Mark Goldwich with Gold Star Adjusters got them to pay me \$47,506.93! Not only was this a fantastic result, it saved me from having to sue both the insurance company and contractor.” – E.H., Jacksonville

“I couldn’t be happier with the results by Gold Star Adjusters. After months of getting nowhere with the claim, I decided to sell what was left of my badly damaged property and just move on. Then I heard about Mark and Gold Star. Mark agreed to deal with the insurance company even though I had already sold the property. My insurance company continued to drag their feet, but Mark did not give up, and they finally increased their payment from a measly \$7,690.43, to a whopping \$128,947.27! Being in a profession where ‘time is money’ the fee I paid Mark was small compared to the time away from my business I would have lost trying to settle the claim myself. Nice going, Mark!” – D.S., Florida

“Thank you so much for your help (\$164,000 received). As you know, I have already recommended your services to others. I will be happy to refer you to others who find themselves in the same situation. Best Regards.” – S.C., Pensacola Beach