

## Working with Insurance Claims Adjusters

Insurance claims adjusters review their policyholders' claims and make decisions about whether to pay, settle or deny them. The process of filing a claim and working with the adjuster can be tricky. Use the following information to make the process go more smoothly.

### Filing a Claim

When you have a claim on any kind of insurance policy, you will have to file a claim form. This form will require you to provide the insurance company with information about the claim. From this form, the insurance company will decide how much to pay you. However, the form also will signify additional requirements you will need to meet to file the claim. Because the language on claim forms can be confusing, it is best to include as much information and documentation as possible.

When providing documentation for a claim, particularly if it is a homeowner's claim, you should:

- Have receipts of all the items for which you are seeking reimbursement; and
- Provide photographs or videotapes of the items that you have insured. If possible, use a camera that places a date on the image to prevent insurers from claiming a photo is out of date or represents items you bought after the claimed loss.

### Contacting the Claims Adjuster

Your first step when filing a claim will be to contact either your insurance agent or the company's claims department. A claims adjuster then will contact you. He or she will work with you to decide what the claim payment will be. The chain of command for claims adjusters is as follows:

- If your claim is small, you may work with a telephone adjuster. He or she can conduct an initial investigation or settle small claims up to a specified amount.
- If you need someone to visit the site, a field adjuster (or an outside adjuster) will come and investigate the claim on behalf of the insurance company. Outside adjusters usually are authorized to settle claims only up to specified amounts.
- A senior adjuster will step in if you can prove that your claim is worth more than what the field adjuster is authorized to pay.
- If the claim amount is beyond a senior adjuster's preauthorized limits, it is sent to a regional claims manager.
- If a regional claims manager cannot approve your claim, the national claims manager is called in to handle the matter.

Additionally, insurance companies may use independent adjusters, financial consultants and other professionals to investigate your claim.

Whenever you deal with your insurance company's claims department, be sure to get the name and title of anyone with whom you speak, his or her direct telephone number or extension, and the name of his or her immediate supervisor. Keep a log of the dates and times of conversations you have about your claim, and consider taping any phone conversations. The adjuster is likely to be taping the conversation as well, with your permission.

## Disputing a Claim Denial

If a claims adjuster tells you the company has decided to deny your claim or offers to pay you an amount less than what you believe is fair compensation, ask to speak to the adjuster's supervisor. In some cases, you may get the initial decision overturned or modified in your favor. You may need to work your way up the company's chain of command, speaking to several adjusters to get the compensation you are entitled to receive.

If you are unable to get your claim settled fairly or you believe your insurer is balking at paying a legitimate claim, you may want to contact your state insurance department. Outline your problem, the reason you believe the insurance company is treating you unfairly and the solution you are proposing. In your letter, enclose a copy of your policy and copies of any correspondence you have exchanged with the company or its representatives. Keep all your originals in a safe place, along with a copy of your letter to the insurance department. You will be assigned an investigator; if he or she finds the insurance company has violated the terms of your policy, you may be able to get a reasonable settlement. However, keep in mind that this process can be time-consuming and may not achieve the outcome you desire.

In a serious dispute with an insurance company, you probably will need the assistance of a good trial lawyer who is willing to take your case on a contingency-fee-basis.

## Accepting a Payout

Never deposit or cash a check from an insurance company until you are sure it is what you expect. If your house is damaged or destroyed, your homeowners' policy often will provide for payment for temporary living expenses. If you get a check for these expenses from an adjuster, make sure that accepting it does not require you to relinquish your rights to other payments you may have coming to you. There should be a notation on the check indicating what is being paid.

Similarly, never sign a check which contains a restrictive endorsement: a statement on the back of the check indicating that by signing the check you are waiving all other claims that you may have under your policy. Only sign a restrictive endorsement when you are sure you will not need any more money from your insurer. Additionally, never sign a release offered to you by an adjuster until you are certain you have received everything you are entitled to under the terms of your policy.

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