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For Immediate Release

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Preparing for an Insurance Adjuster

Showing your home's storm damage to an insurance adjuster should be a feeling of relief rather than high anxiety. An adjuster arriving at your residence means you are that much closer to having your home repaired and your life returned to normal.

"We have to visit people at absolutely the worst time of their life. Their house is usually damaged or destroyed, their lives have been turned upside down and they're not sure what to expect when they meet with us," said Bob Schach, branch manager of Custard Adjusters in Austin. "Nine times out of ten, we get along great and we leave families knowing they are going to be taken care of."

Schach, who has handled hundreds of claims from Hurricanes Rita and Ike, says homeowners have some misconceptions about adjusters. "They want a check as soon as they see us," Schach said. "We don't do that."

Insurance adjusters strive to respond first to the homes of policyholders who have reported the most severe damage. An adjuster may need an entire day to record all of the damage that to the interior and exterior of the home and contents. The adjuster must file his report with his office and the insurance company who will double check the damage, look at the cost of materials, review the policy's limits and coverages and make the appropriate payments as quickly as possible.

The best advice for homeowners is to document their damage before adjusters arrive. "If homeowners had an inventory list of every item damaged inside their home, it could save adjusters up to two weeks in preparing their reports," says Richard Myers, vice president of Brush Country Claims in Alice. "The personal property list should include a description of the item, where and when they purchased it, how much they paid for them and a receipt for any expensive damaged item. Any photos or videos are helpful."

Pictures and information on the contents of one's home should be kept off site, outside the home in another location for safekeeping, if possible. If kept inside the house, the documents could also be destroyed during the storm.

Myers said adjusters are just one step in the process of bringing a claim to a conclusion. "In doing their job, adjusters are also dealing with the area's catastrophic conditions. They, too, must find a place to stay at the end of a long day. Service stations, restaurants and suitable living

conditions can be few and far between,” Myers said. “The adjuster and the homeowner should work as a team to bring the claim to a conclusion.”

Homeowners are kept up to date on the content of the adjuster’s report and are given ample opportunities to voice their opinion for reinspections or point out additional losses throughout the process.

One of the first checks a homeowner with major covered damage may see is an advance check to cover additional living expenses or ALE. Some dwelling policies have this coverage for primary residences. This check is intended to cover additional costs incurred by the insured to live elsewhere due to covered damage that makes the home unlivable. An advance payment could also be for temporary repairs that have been made, as well as major repair to the home.

If additional or supplemental covered damage is found after the initial estimate, the policyholder can request that the adjuster get back involved for review and consideration of a supplemental payment.

Not all homeowners get along with their insurance adjusters. Homeowners have the right to ask their insurer for another adjuster if the two parties simply can’t work together.

The life of an adjuster is not easy. Myers, who has handled catastrophic claims for nearly 20 years, said for claims to be handled smoothly, homeowners must have patience and communicate. “Homeowners must share with adjusters all of the information they have on the damage to their home, what may have happened and any stories that can contribute to the decision making process on their claim,” Myers said.

Adjusters are the foot soldiers for insurance companies. If they don’t do their job, it’s the insurance companies that are blamed. But they must be doing a good job. Hurricane Ike produced an estimated 800,000 claims and justified complaints to the Texas Department of Insurance numbered 2,683, representing 0.33 percent. Hurricane Dolly resulted in 48,000 claims with 72 complaints or 0.17 percent.

The Insurance Council of Texas is the largest state insurance trade association in the country consisting of approximately 500 property and casualty insurers writing business in Texas. For more information turn to ICT’s Web site at www.insurancecouncil.org.

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