

Questions to ask the Adjuster

Don't be a victim!

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Questions to Ask the Adjuster if you are Handling Your Own Claim

Sometimes consumers feel that they have been taken advantage of in their dealings with insurance adjusters, but more often than not the adjuster has done nothing wrong. As a professional, the adjuster knows exactly what he/she needs and where they are going with every claim. A typical consumer is dealing with this problem for the first time. Here is the most important concept to consider and use in your dealings with an insurance company and their adjuster(s) : *IF THEY ASK YOU FOR SOMETHING, GET SOMETHING IN EXCHANGE.* Too often consumers who handle their own claims give more than they receive, and don't know how to respond to adjusters during the negotiation process.

One of the first things that happens is that the adjuster will ask you to give him/her a recorded statement (even if you were not at fault). If this happens, ask for something in exchange – fair is fair. Here are some sample questions you might ask when you are asked to give a statement:

1. Ask the adjuster to give you something in writing that says it was the other person's fault

2. Ask if they have notes of their insured's statement, or a recording, and request a copy.
3. Ask the adjuster to tell you how much insurance is available (you need to be able to compare to your own coverage), and the names of any other insurance companies that might be involved such as umbrella carriers.

If you have been injured, the adjuster will routinely ask for you to sign a medical authorization so that the insurance company can get copies of your medical records. This is a routine request, but what will you get in exchange? A reasonable response would be:

“I will be happy to sign a medical release, on the condition that you provide me copies of any medical records you receive, and will confirm that in writing.”

During your conversations or negotiations with an adjuster, they may suggest that there is a potential dispute about who is at fault, if that happens it is reasonable to ask:

“Have you taken any witness statements? Who? Would you provide me copies of your notes or recordings of these witness statements?”

It is also possible during your dealings that the adjuster refers to things that you would not expect someone to know about you, and

he/she may suggest that it affects your case value. If that happens, ask

“What investigation you made of me personally? Have you done surveillance? Credit checks? Taken photographs/video of my home, or of me? Have you talked to anyone who works with me or who is a neighbor?”

Asking questions such as these, including “Why” questions increases your understanding of your claim, and the adjuster- and that puts you in a better position for a fair settlement.