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Introduction

Would you like to beat insurance companies who play delay, underpay and deny “claim games” so you get the settlement you deserve fairly and promptly?

It’s hard enough to own and operate commercial and multifamily real estate properties without having to worry about insurance claims. Property and Casualty insurance companies took in **\$637.7 billion** net premiums and paid out **\$24.4 billion** in property losses related to catastrophes in 2019, down from **\$50.0 billion in 2018** and **\$106.5 billion in 2017**, which was the highest loss since PCS began collecting insured loss data in 1949. Source: [Insurance Information Institute](#)

Higher premiums, lower payouts, the army of “representatives” employed by insurers have enriched the industry to it’s highest net income in **5 years**. You’ve probably noticed that insurance costs and deductibles have skyrocketed while policy benefits and claim payments have plummeted.

It’s unfair that Policyholder’s like you are routinely forced to pay higher premiums, carry higher deductibles and still fight underpaid claims. You don’t get what you deserve, you get what you prove and negotiate. It’s no secret, some insurer’s deploy delay tactics and strategies designed to take advantage of your burden to prove your claim in hopes you will grow tired and give up.

The truth is, you can hope, or you can plan, either way, your real estate assets are always at risk of being damaged and your insurance company’s representatives are

coming to adjust your claim. Typically, the larger the loss, the bigger the fight. So being proactive with insurance claims will save you time and ensure you get the settlement you deserve fairly and promptly.

You wouldn’t have the I.R.S. prepare your tax returns, so why let your insurer’s “experts” prepare your insurance claim? You have the right to choose a policyholder advocate who genuinely represents your interests and not your insurer. Best of all, you can get licensed representation on the contingency of a settlement agreement, no recovery no fee.

Pro-Policyholder documentation is the key to winning the maximum settlement you deserve in the minimum amount of time. Here are **7 ways** commercial and multifamily building owner/operators proactively maximize their insurance claims.

1 Conflict of Interest Awareness

Your insurance policy is a contract of indemnity and of adhesion between you and your insurer. The terms are drafted by the insurer gives them superior bargaining power thus, an insurance company has the duty of performing its contractual obligations to Policyholders in utmost good faith. However, just because they should, doesn’t mean they will. The property owner and insurer have adverse interests in the determination of an insurance company’s liability. Who do you think is more important to insurance companies, shareholder’s or Policyholders? In the book, [Delay, Deny, Defend](#), by Jay M. Feinman, he explains how your insurer’s main objective is not to protect you; in fact, insurers often try to avoid paying justified claims. Today the name

of the game is delay, deny, defend: to improve their profits, insurance companies delay payment of justified claims, deny payment altogether, and defend their actions by forcing claimants to enter litigation.

2 Loss Accuracy

Insurance claims fall into 2 categories, partial and total loss. Most storm and fire claims are partial losses prone to repair vs. replacement disputes. Wind and hail historical weather data as well as wind speed, hailstone size, age and condition of building materials impacted are all key components considered in coverage determinations.

The wrong date of loss, insufficient weather data, improper installation, manufacturer's defect, deferred maintenance, late filing of loss or filing under the wrong policy can cost you time, money and damage your claim's credibility. Having an expert on your side to cut through the clutter and ensure your loss has the fundamental elements so your insurer covers your loss is paramount. No one likes surprises so to ensure your storm claim is fundamentally sound. Get free weather data [here](#).

3 Confirm Coverage

Insurance policies fall into 2 categories, Replacement Cost (RCV) and Actual Cash Value (ACV). Most policies are RCV however, many insurer's are slipping in an ACV endorsement on roofs only and cosmetic exclusions to avoid paying full replacement cost. Roofs are expensive and always prone to damage from inclement weather.

Proving damages and when they occurred is one thing, proving coverage is another. An insurer's opinion of damages and the actual facts relating to damages as well as how depreciation is applied to your claim can make a huge difference. Get your claim and policy evaluated free of charge [here](#).

4 Facts Vs. Opinions

Everyone is entitled to their own opinions, but they are not entitled to their own set of facts. Insurer's engage adjusters and engineers to render opinions which are relied upon to issue a coverage determination. While engineers should [ethically use their expertise in good faith](#), "no evidence of damage was observed" is often the opinion they erroneously render. How do they get away with it? Although their opinions are relied upon by insurers to render coverage determinations, engineers are agents of the insurer and are not considered to be "engaged in the business of insurance", thus typically are exempt from being sued under most state's insurance codes. Adjusters are also agents who work for the insurer and are in the business of insurance. Their job is to settle your claim as quickly and cheaply as possible so that they can

save money for their employer. Adjusters have their own individual liability which “may” and typically is assumed by the insurance company.

- ❖ Facts within an insurer’s engineer’s own report are frequently discarded or overlooked and important data which can support a policyholder’s claim are omitted far too often in our experience. Leveling the playing field with an independent engineer report often helps but even an opposing view of damage assessments often isn’t enough to issue coverage by many insurers. They’d rather you agree to disagree. We’d rather assert reasonable arguments which supports the policyholder’s claim and assert Pro-Policyholder claim information is to be held in equal consideration of the insurance company’s interests.

5 Representation

Insurance companies have experts working for them, you should too! Adjusters who work on behalf of the insurance company, the insurance broker of record, attorneys and public adjusters are typically the only parties authorized to settle insurance claims. Most states strictly prohibit contractors from acting as an adjuster or even advertise to adjust insurance claims for any property for which the contractor is providing or may provide contractor services, regardless of whether the contractor holds a license and insurance companies know it. While roofers and construction contractors can still provide valuable services both in identifying physical damage and estimating damages, when it comes to insurance claim negotiation and coverage evaluation, most state laws are clear so it’s best to leave settling claims to the licensed professionals.

- ❖ What is a Public Adjuster? A public adjuster is an independent, licensed, private and professional claims adjuster who only represents the interests of the insured policyholder. They are legally authorized to act on behalf of an insured to investigate, negotiate, advise, adjust, settle claims for loss under any policy of insurance covering real or personal property. We assist policyholders prepare, file, and adjust your insurance claims. We are employed exclusively by the policyholder, not by an insurance company. Our public adjusters can make a big difference in the outcome of your claim settlement. It pays to know ICRS - "[747% higher payments with a public adjuster](#) for claims related to 2005 hurricanes."

6 Negotiating Effectively

Communication, documentation of your claim damages, repair costs, policy interpretation, statutes, 3rd party reports, expert opinions, replacement arguments, state Department of Insurance Bulletins, evaluation of your insurer’s claim files as well as their claims handling, and timelines are all elements that expose an insurer’s liability and make all the difference between success and failure in recovering the settlement you deserve.

- ❖ How much time and money are you losing dealing with insurance claims on your own? You need to fully understand your position, as well as the position and pressures of

the other side. You need to be ready with an arsenal of tactics and strategies. You need to feel confident and prepared. That's where ICRS comes in.

7 Dispute Options

Do you need the most effective way to prevent underpaid claims, delays and avoid unnecessary litigation? The best way to avoid issues is to engage ICRS at the beginning of a claim. If you are having problems now and can't get the insurer to work with you or your insurance agent, Policyholder's options are below;

	Avg. Time	Cost	Pros	Cons
Litigation	3-24 Months+	Contingency	Recovery of Fee	Discovery
		30%-40%	Enforce Penalties for Statutory Damages	Depositions, Mediation, Appeal
Invoke Appraisal	3-24 Months+	NO Contingency	Non-Litigious	Hard to Compel Performance
		Policyholder Pays Appraiser + Split Umpire Fee		Insurer retains right to deny claim after process.
Hire Public Adjuster	2-12 Months	Contingency	Non-Litigious	None
		10% Less Deductible	Pro-Policyholder Demand Package Compels Insurer's to Perform per Policy & Statutes	
			Avoid underpaid & delayed settlements.	
			Avoid unnecessary litigation & appraisal	
			Routinely increase claims by 30%+.	
Completely reverse denied claims.				

It's easy to see why commercial property owners like you trust Insurance Claim Recovery Support to represent their interest's pro-policyholder to get the settlement you deserve. We've got the solution to your burden of meeting the proof you need to settle large loss insurance claim settlements. Don't take chances, get ahead of the claim game by retaining ICRS to avoid underpayments, delays and unnecessary litigation or appraisal with our team of experts who are truly on your side.

ICRS specializes in [hail, fire, water and storm damage](#) claims for multifamily and commercial property claims.



<https://www.insuranceclaimrecovery.com/>

Free Claim Evaluation

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Insurance Companies Have Experts Working For Them, You Should Too!™

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