

## Claims Delegates

20512 Nels Anderson Place, Box  
Bend, OR 97701  
**cell:** 971-806-6193



[ClaimsDelegates.com](http://ClaimsDelegates.com)

Owner: Andy McCabe

**email:** [andy@claimsdelegates.com](mailto:andy@claimsdelegates.com)

# POWER QUESTIONS

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### Take your power back!

These questions should be asked of every adjuster, by every claimant, on every job. Consistently asking (and getting answers for) these questions will begin to shift the focus of the claims process. It will also begin to take the burden of claims settlement off the contractor and back where it belongs: the insurance adjuster. The answers to these questions should be written down and kept with the client claim file.

Ask your insurance company THESE QUESTIONS to get PAID IN FULL. And please, ask before things get ugly. ***It is preferable to request the answers to these via email*** so that you have documentation to refer to later (especially if this goes to trial).

## Is my claim covered?

This is the most important question an insured person or contractor can ask. It should be asked in writing (or email). Without a covered claim, the conversation changes. This is not to say that a "no" answer is the end of the conversation. It just changes the direction that the insured must go to receive compensation for the claim.

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## What if my loss exceeds my policy limits?

This is a framing question. It forces the adjuster to make a decision early in the process. Will he/she begin to formulate helpful questions and answers? Will he/she start the stone-walling? Are they going to be a helpful resource or a "hostile witness?"



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## Are there exclusions in my policy which apply to this claim?

The answers to this question should be written down someplace you are able to quickly reference later on. This is an inoculation against the smoke & mirrors objections like "we don't pay for X." Mr. Adjuster, you just wrote in an email that you don't pay for Overhead and Profit. Can you show me in my policy where that exclusion exists? And why didn't you mention it when I asked about exclusions before?

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## Will my insurance company pay all the necessary costs I incur to put my home back the way it was?

This is a piggy-back question to #3 (above). Once again, when third-party adjusters (TPAs) or desk adjusters start hacking away at your invoice/estimate, the homeowner can refer back to the answer given. "Didn't you tell me that you would pay all the necessary costs to put my home back the way it was?"

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## Can I choose the contractor to perform the needed repairs to my home? (If not, why?)

This question gets to the heart of the "preferred vendor" situation.

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## Is there anything you can tell me that will help to settle this claim?

Another way to get to the adjuster to show their true intentions. They can either choose to be helpful, or start to clam up. Either way, you'll know who you're dealing with.

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## When can I expect the first check (how much will it be) and when will the remaining checks be issued?

Sets the tone for future interactions. This lets the adjuster know that the client is serious about settlement and that the goal is for prompt payment.

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## What if the total of all the checks is not enough to complete repairs?

This question lets the adjuster know that the client is thinking ahead with an intention to complete the needed the repairs.

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## Are you authorized to settle my claim? (Obtain a name, title, phone number, and email of the person that *is* authorized)

The client should ask this of every person they come into contact with on the carrier side. They should continue to ask until they actually talk to someone who IS authorized to settle their claim.

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