

Don't Give Up, Don't Give In

By: John Friedemann

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We have a unique opportunity presented to us as a community to evaluate how home owner's insurance providers treat their customers following a fire loss. Usually, one person's experience is anecdotal and not sufficient to indicate how any particular insurance carrier generally treats its insureds. But, following the Northern California Fires, we have the potential to create a large database of experience that will provide a guide to others in making purchase decisions. The work by this firm with fire victims has certainly put us in a position to express some opinions, but it would be great to collect even more complete information about claims handling, make comparisons among carriers, and draw conclusions about which carriers are best and which are worst. I already know that I am changing my insurance company.

Some patterns have become clear. First of all, every insurance company starts with sweetness and light. That first adjuster is your buddy and makes it seem like the insurance process will be a dream. Then you get a new adjuster. Adjuster two is not as nice. The first adjuster was "mistaken" when you were told certain things. No, they will not be paying policy limits until you have documented everything. That slide into unpleasantness continues until the fire victim is an insurance victim; worn down to the point of no resistance by an insurance company that seems to specialize in creating frustration.

To fire victims out there I have this message: Don't give up, don't give in, don't settle for less than you are entitled to receive. Be persistent. Be pushy. Be polite. Communicate in writing and tell your adjuster again and again how hard and frustrating it is to meet their endless requirements. By expressing your frustration while giving them what they ask for, you will be building a paper trail that will ultimately cause the insurance company to give in.