

Challenging insurers' hired guns - Bach Talk

When you buy insurance, you pay for coverage and good service if and when you file a claim. Good claim service includes estimating the extent and value of your claim fairly and promptly. Insurance company claim adjusters often bring in outside experts to inspect and give their opinions. There's been much written by our organization and others about problems that arise when adjusters bring in outside experts who are too cozy with them and inclined to underestimate damage or find an excluded cause of loss. This can happen where the expert is motivated to please the insurer that hired them and from whom they want repeat business. UP is often contacted by consumers who either can't afford to hire their own expert to counter an insurer expert whose opinion cost them coverage. We also hear from people who feel (understandably) angry that they have to pay twice for someone to evaluate their loss. The logic is: "I already paid for good claim service when I paid my premiums."

Here's a recent example from a Georgia resident:

Hi there. Our family has had a devastating loss and subsequently is suffering greatly at the hand of our insurance company USAA. Our home has endured severe damage within exterior walls that was completely hidden and unknown. Initially, we thought we had a small area affected by wind. We called our trusted insurer that we have been faithfully paying for years. Immediately, in the driveway, the adjuster that was sent denies the claim to our contractor that was present without even examining the damage. Upon protest, an "engineer" USAA hired writes a twisted, biased report as the insurance company funds them on occasions where they need someone else to agree with them. A clear provision within our policy states we are completely covered for hidden damage and gives no reference to any exclusions regarding how the damage might have occurred, just that it is covered if it is hidden and unknown to all insureds and this was. We have complained to the state boards about the adjuster and the engineer and have not heard back as of yet. It has been about a month since the complaint was sent. We have paid out over \$100,000 and are financially devastated as a result. We desperately need help and media coverage. These hired guns "engineers" that the insurance company sends out to deny poor people's claims is disgusting. Please respond with

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any and all ideas and please release my story to any media entity interested. This has been going on since June. The adjuster held up the work knowing full well that he was going to deny it. The engineer even finally admitted the damage was hidden and I have that in writing. USAA is trying to say we should be able to see through walls. Please please help. Thank you.

Our response? [Speak UP!](#) Find a reputable expert who will inspect and discuss the situation with you and review what the insurer hired gun came up with. If the reputable expert agrees that the hired gun is off the mark and is willing to help you, try and get a meeting set up at the loss site with him or her and the adjuster. If the reputable expert will only do that for a fee - do your best to negotiate it to an affordable level. And always...ALWAYS...[file a complaint with your state regulator](#). Your insurer is legally obligated to do a fair investigation. And if complaining and negotiating fails, and your insurer is standing by a claim denial or settlement offer you don't agree with, seek legal advice from a qualified attorney. Our [Find Help](#) Directory is a good place to start.