

## [Survivors Speak: Insurance Adjuster Stories](#)

Part of the [“Survivors Speak” Tip Series](#)

Insurance Company Claim Adjusters:

“I was initially skeptical and suspicious when he said early on that he was there to “help us”, but when all was said and done, CD lived up to his word. I wish I could say the same about the first dwelling adjuster I had.” **(DW)**

“We have had three contents adjusters; two of them left to go back home. One had to return home due to a tornado damaging his residence. He’s also insured with Company “A” and he has to work with a Company “A” adjuster to report his own claim. I joked with him about it – now he will have a better understanding of what we are going through.

The second adjuster had to go back home to work some claims in her own backyard. We now have a third adjuster, but have only met him once and that was last week. In the very short time we have known him; he does seem like a good person who wants to help people move forward. He identified a few higher replacement costs due to the fact that it is “today’s cost” of the item that is depreciated. To his credit, it is impossible to pay the same price today that you paid 5 years ago so it is only fair to take today’s price and depreciate it.

Also, we found out that there are different kinds of depreciation. For example, an older couple would have less depreciation taken than a family with kids jumping on furniture. ” **(BH)**

“Our adjuster was CD, and he was good to work with. In many cases he identified higher replacement costs than I estimated, and also argued for reduced depreciation on our behalf for many items. We maxed out our policy limits and received full payment a couple months ago.” **(DW)**

“Our adjuster is JH. She replaced our contents adjuster (CL) back in March. On the surface she seems pretty nice and wants to help. However, she has conveniently lost (or never received) many of the backup documents we gave to our original adjuster. She actually claimed I never gave her one submittal

list (I thought she was working on entering it for 2 weeks; turns out she was waiting for me to give her something). Now I get her to sign that she received a list from me. She has gone back to previous items that we submitted to our first adjuster and “re-verified” the price to a lower amount, even though we provided web links and hard copies of the prices we found, etc. She never said she was going to do that, we just noticed that by looking through (100 pages and counting!) our list.

We have crossed the 60% mark, and today we will be submitting 700 more items which should get us to 80-85%. I think we have about one more big list to go before we’re hopefully done.” **(JM)**