

## FREQUENTLY ASKED QUESTIONS

### Why should I use a public adjuster?

You should use a Public Adjuster because, like an accountant who specializes in tax accounting, our area of concentration allows us to synergies combine skills to give you a guaranteed cost effective, professional solution to your loss.

### Do insurance companies employ an adjuster to represent consumers?

NO! Insurance carriers do not hire adjusters to represent you. The adjusters they send out work only for them ... not you, the consumer. They do not, nor will they, prepare a consumer's claim. All insurance policies state the policyholder must prove their loss.

### Why not use an attorney?

This is a good idea. Most law firms are not geared towards servicing the needs of their clients in preparing estimate and inventories. The dynamics involved in preparation and negotiation used in first party claims are different than those of other claims, i.e., third party personal injury, negligence or other claims.

### Won't my company's risk management department do what a Public Adjuster will do?

A risk manager department must be responsible for many things. They keep track of the cost of various insurance policies, insurance expenses, handling many types of claims at once, first party, third party, property, liability, self insurance, retentions, etcetera. This mixing of different dynamics, (maximization vs. minimization) can often blur the focus of a claim that is dependent on receiving the best possible return

### Is an insurance policy/contract a guarantee a consumer will receive what they are entitled to?

NO! An insurance policy is a contract, making it subject to interpretation and negotiation. How a claim is interpreted and negotiated, directly affects the amount of money you will receive. Simply put, you will either be worse off, or better off after the adjustment of your claim.

All insurance policies contracts require you to file certain forms in conjunction with your claim; the list is endless. Each claim / loss could require the use of one or all of these forms!

**So call the professional who can walk you through every step of the way.**

**DIRECT: (718) 994.3118**



**GODFREY U.  
MITCHELL**  
AND ASSOCIATES

ADVOCATE FOR THE INSURED

Representing **you**,  
the policy holder ...

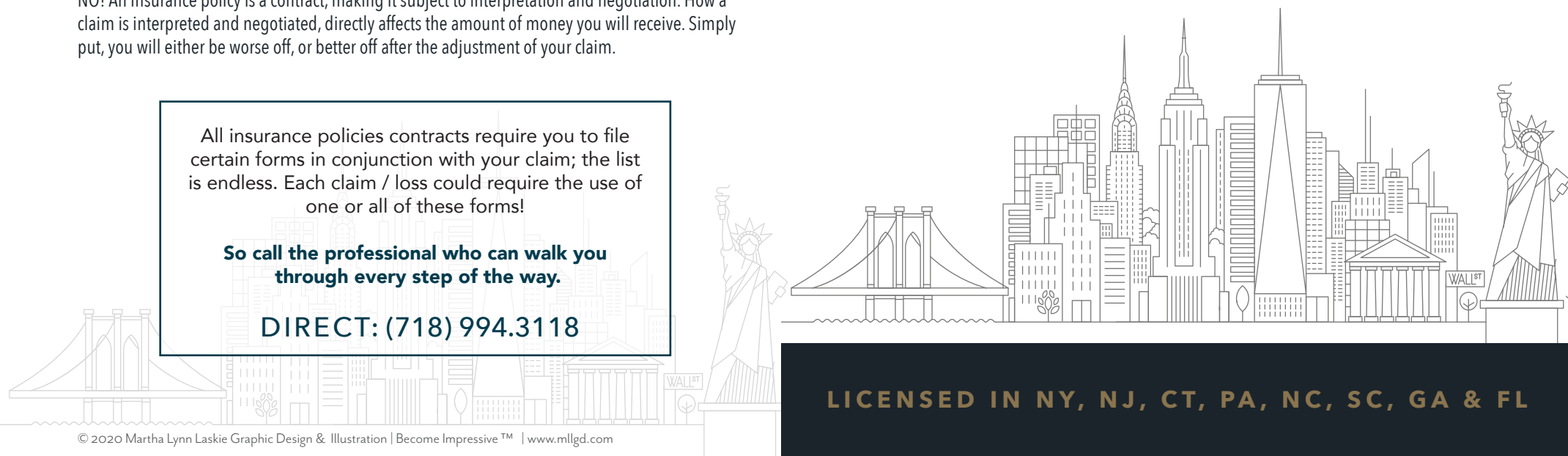
Recovering you rightful compensation Right  
from the start

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A Public Adjuster is a highly specialized consumer advocate on property and casualty claim adjustments.

**Only public adjusters and lawyers are legally allowed to represent a policyholder during an insurance claim.**

*We work only for consumer policyholders*



**IMPORTANT FACTS YOU NEED TO REMEMBER WHEN FILING A CLAIM. IT'S ALL UP TO YOU!**

**YOU MUST**

- **Prove** the loss, which is your claim according to **all** insurance policies/contracts!
- Specifically present a claim for all your damages, building, personal property and extra expenses.
- Provide a full detailed list with descriptions, item by item, documenting current replacement cost (rc) with the actual cash value (acy) on each item.
- Calculate the correct depreciation on each item, even if your policy provides for guaranteed replacement cost.
- By contract, prepare a claim presentation. If you allow the insurance company adjusters to prepare some of the claim for you, you will have to pay for it in the long run, literally!

**PREPARE WISELY!**

**All insurance policies/contracts require YOU to file certain forms in conjunction with your claim(s):**

- Sworn Statements in Proof of Loss
- Loan Receipts
- Subrogation Forms
- Hold Harmless Agreements
- Non-Waiver Agreements
- Notice of Loss
- Salvage Agreements
- Additional Living Expenses
- Combination Business Interruption Work Sheets
- Releases ..... The list is endless!

**Each claim/loss could require the use of one or all of these forms!**



**Public Insurance Adjuster's Role**

- Inspect and value the property damage
- Read and interpret insurance policy to determine actual coverages.
- Advise the policyholder on their best course of action
- Document and build the insurance claim
- Submit and manage the claim with the insurance company; and
- Obtain a fair financial settlement for the policyholder

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