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## MANAGING YOUR DERMATOLOGY PRACTICE

# Winning the Insurance Claim Game

A dermatologist in the Midwest wrote to me for advice on dealing with everyone's worst nightmare, the burglary and arson of his office.

Filing an insurance claim was his first priority, of course. We all buy insurance hoping we will never need it, but when we do, it's important to get it right.

Prompt claim filing is key. All policies have a filing deadline, which varies for different policies and states, but just because you file promptly does not mean you have to settle on a payment just as fast.

Most insurers want a quick resolution as much as you do, but if you allow yourself to be rushed, you could end up with a smaller settlement than you deserve.

If you're a regular reader, you're quite familiar with my first rule of dealing with health insurers: Everything is negotiable. It's no different with casualty insurers. Regardless of what adjusters tell you, the initial amount offered is never engraved in stone. Adjusters are evaluated on the basis of how much money they "save" on claims, so their initial number will usually be low.

As with health insurance claims, casualty policies have gray areas. Those areas include reasonable expenses for repairing or replacing damaged medical equipment or the rental of alternative office space.

Other negotiable costs include moving expenses, storage of damaged and undamaged equipment, and depreciation on specific items. And as we all know from our health insurance experience, injuries are fertile areas for negotiation.

Another adjuster's trick, which you may have already encountered with a damaged car, is to steer people to certain repair shops and contractors that give the insurer better prices for their work but may offer inferior parts and service. Most policies do not require that you accept the insurer's choice of contractors. Insist on having work done by people you know and trust.

Do your own research on the value of lost and damaged items—the more documentation you have, the less likely an adjuster is to question your claim.

Document your losses very specifically. Adjusters often attempt to group material losses nonselectively, just as health insurers sometimes attempt to bundle your services. If a certain cabinet contained medical supplies, be very specific about the supplies it contained so you can assign value to the individual items.

Also remember that, after the trauma of a burglary or fire, you may overlook some losses. Your insurer may not tell you that you can file another claim for additional losses, even after you settle.

Don't be intimidated by the limits of your policy coverage. Depending on the policy, you may be able to recover more than the cited policy limit if you have "replacement cost" coverage. And don't assume you won't make your deductible in spite of initial estimates. Damage that is not immediately apparent can add up to a significant sum later.

It is usually not wise to rely solely on your insurance agent in such situations because an agent's loyalty resides primarily with the insurance company, not the insured. Retaining a lawyer is often a good idea, if only to review paperwork and help you value your losses. It will cost comparatively little and is usually money well spent.

A lawyer also can help negotiate any disputes with the insurer, but a public insurance adjuster may be a less expensive alternative. Public adjusters are professionals, employed by policyholders rather than insurers, who handle all aspects of a claim. You can find more information at the Web site of the National Association of Public Insurance Adjusters (www.napia.com). ■

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