

Section L

Mistakes You Make When Negotiating with Insurance Companies

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MISTAKES YOU MAKE WHEN NEGOTIATING WITH INSURANCE COMPANIES

1. Always Make your client human
 - a. Why it matters – A claims representative’s perspective
 - b. Case Study - *The Effects of Including a Patient's Photograph to the Radiographic Examination* (2008)
 - c. How to do it – quick and easy
 - d. You are their representative, tell the story from their perspective
2. Pick up the phone and call
 - a. Do not negotiate via email unless you can’t reach the adjuster
3. Send Actual Verdict Forms
 - a. Claims Perspective – Special Damages v. General Damages
 - b. Where to Find them & how to search
 - c. Real examples of the power of a verdict form
4. Never Spring New Information at Mediation or Before Trial
 - a. The Process to get more authority
 - b. How it can get them in trouble
5. Use Defense Reporting to Add Value
 - a. How it works
 - b. How you can use it to your benefit
 - c. Examples
6. Stay on the High Road
 - a. Advocacy v. Abusive language
 - b. Examples of why it works
 - c. The alternative to anger
7. Always Electronic
 - a. A claims representative’s perspective
 - b. Why it matters
 - c. How to do it - examples
8. Get them what they need –
 - a. One touch, Rule Based Systems
 - b. What they need – DOCTORS’ OPINIONS!
 - c. Why it matters
9. Make them think you are outworking them
 - a. Examples
 - b. Why it matters
 - c. Depose their clients on the same day as yours
10. Acknowledge and address your weaknesses
 - a. Have an open and honest conversation with the adjuster
 - b. Do not ignore the issues – bring them up early