

## Module: How Adjusters Are Trained

**PDF Title:** *Inside the Adjuster's Playbook*

**Goal:** Help users understand the methods, mindset, and incentives behind how adjusters operate — so they're not blindsided or manipulated.

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### Key Principles

- Adjusters are **trained negotiators**, not helpers.
  - Their role is to **reduce payouts**, not maximize fairness.
  - Their language is intentionally **vague, calm, and noncommittal** to keep control.
  - Every email, phone call, and document you submit is **evaluated as evidence**.
  - They are judged internally on **metrics**: payout savings, time-to-close, and claim closure rates.
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### What You'll Learn

- Why you shouldn't treat your adjuster like a customer service agent
  - The psychology behind adjuster delays, "reassurances," and silent treatment
  - How they're incentivized to **undervalue your claim** without breaking the law
  - Phrases and tactics they often use (e.g. "We're still reviewing," "We'll circle back," "Can you clarify this?")
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### Common Adjuster Tactics

Tactic	Why It's Used	How to Counter
"We're waiting for documentation."	Stalls the process to wear you down.	Always ask <b>what exactly is missing</b> , and follow up in writing.
Lowball initial offer	Hopes you'll accept out of desperation	Politely <b>decline and ask for justification</b> in writing.
Friendly tone, no commitment	Keeps you calm without real progress	<b>Track timeline</b> and don't mistake tone for action.
Suggesting unnecessary steps	Distracts you or adds delay	Ask: "Is this required to process my claim?"

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## Mindset Shift

- ✓ Your claim is not just a conversation — it's a negotiation.
- ✓ Be calm, clear, and always get things in writing.
- ✓ This is chess, not checkers.

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## Action Steps

1. Log all communication (emails, dates, responses).
2. Set calendar reminders to follow up **every 5–7 days**.
3. Use our templates to respond firmly, politely, and in writing.
4. If your claim is delayed, escalate using the escalation guide.