

◆ 1. Initial Claim Filing Support (Day 1–3)

Help users understand and complete:

- How to report the claim (phone, portal, agent).
 - What documents to submit immediately:
 - Proof of loss (itemized or summarized).
 - Police reports (theft, accident, fire).
 - Photos of damage or lost property.
 - Receipts, bank statements, or Amazon orders.
 - Clarify if originals are needed or copies accepted.
 - Sample first message:
"Hi, I am reporting a claim for [event]. Attached is a preliminary list of losses. Please advise what documents are required to move forward."
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◆ 2. Insurer Tactics & How to Respond

Prepare for common insurer behavior:

- **Delays:**
"We're reviewing your file..." → Pushback email:
"Please provide a written update within 3 business days outlining the next steps or outstanding items."
 - **Bundling Claims Together:**
 - "Why are my auto and property claims merged?"
 - Strategy: Keep files separate when possible to avoid claim denials through technicalities.
 - **Lowball Offers:**
 - "We're offering \$9,400."
 - Response: *"This amount doesn't reflect the evidence provided in our Proof of Loss. We request a revised amount aligned with submitted documentation."*
 - **Denial of receipts:**
 - "We can't accept bank statements."
 - Strategy: Show precedent, comparable claims, or supplement with witness statements or images.
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◆ 3. Ongoing Claim Communication Coaching

Smart replies, tone, and defense:

- “Do not speculate” rule (especially in written replies).
 - Keep all communication written.
 - Examples of safe phrasing:
 - *“To the best of my knowledge...”*
 - *“Based on documents submitted...”*
 - *“Please clarify your request in writing.”*
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♦ 4. Phase-Specific Strategic Coaching

Car Accident Claim

- Police report + accident diagram.
- Photos from scene, timestamped.
- Driver’s license, registration, and insurance info.
- Witness contact info.
- Question: “Do I admit fault?” → *No. Stick to facts.*

Car Theft

- Police report required.
- Spare key photo (to prove no negligence).
- Past service/parking receipts to prove value and usage.
- Pushback if delay occurs:
“All requested documents have been provided. We expect a preliminary decision within 5 business days.”

House Fire

- Fire department report.
- Proof of home upgrades (photos, past work invoices).
- Valuation based on similar homes.
- List of belongings with rough estimates.

Flood or Water Damage

- Photos of flooding, timestamped.
- Insurance coverage language: is it “sudden & accidental”?
- Response if denied:
“Please reference the specific exclusion clause being applied. Our interpretation differs.”

Theft of Personal Items

- Proof of ownership: Amazon receipts, bank logs.
- Security system footage or report.

- Valuation tools for tech/jewelry.
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♦ 5. EUO (Examination Under Oath) Preparation

- Sample prep module:
 - What questions to expect.
 - What NOT to say.
 - How to request your recorded statement ahead of time.
 - Mental coaching:
 - *“Don’t rush answers.”*
 - *“You can say ‘I don’t recall.’”*
 - Post-EUO follow-up strategy:
 - Wait 5–7 days for internal notes.
 - Then prompt politely for outcome.
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♦ 6. Negotiation Phase Coaching

- Common delays:
 - “We’re still calculating depreciation...”*
 - Response: *“Please share the formula or method being used for valuation.”*
 - Lawyer involvement:
 - *“My legal representative is copied. Please direct future communications to them.”*
 - Pushback on unfair deductions:
 - *“This depreciation scale does not reflect current market conditions.”*
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♦ 7. Final Payout Phase Guidance

- How cheques are issued (to you, a lawyer, or lienholder).
 - Sample instructions:
 - “Please issue the cheque to [Law Firm] in trust. This will ensure proper distribution.”*
 - Preparing for taxes on settlement (educational tip).
 - Disbursement flow tips.
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♦ 8. Templates & Responses (Auto-Populated in Platform)

- Delay follow-ups.
- Denial rebuttals.

- ACV vs. RCV negotiation.
 - Timelines + polite nudges.
 - Claim grouping concerns.
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♦ 9. Legal Boundaries + Non-Legal Disclaimer

Include:

- “This is not legal advice.”
 - “ClaimMate offers informational support based on previous claims and documented best practices.”
 - Pop-up disclaimer before submitting any official documents.
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♦ 10. Bonus Tools to Build In

- **Policy Upload & AI Scan:** Identify coverage gaps, exclusions, and limits.
- **Claim File Export:** Export PDF of all communications + timelines.
- **Avatar Chatbot:** Personalized claim assistant (e.g., “Dinero” or “Benjamin”) with pre-trained guidance.
- **Timeline Tracker:** Visual guide for where they are in the process.
- **Auto-Checklist Generator:** Tasks based on claim type (car theft vs. fire).