

# Adjuster Meetings



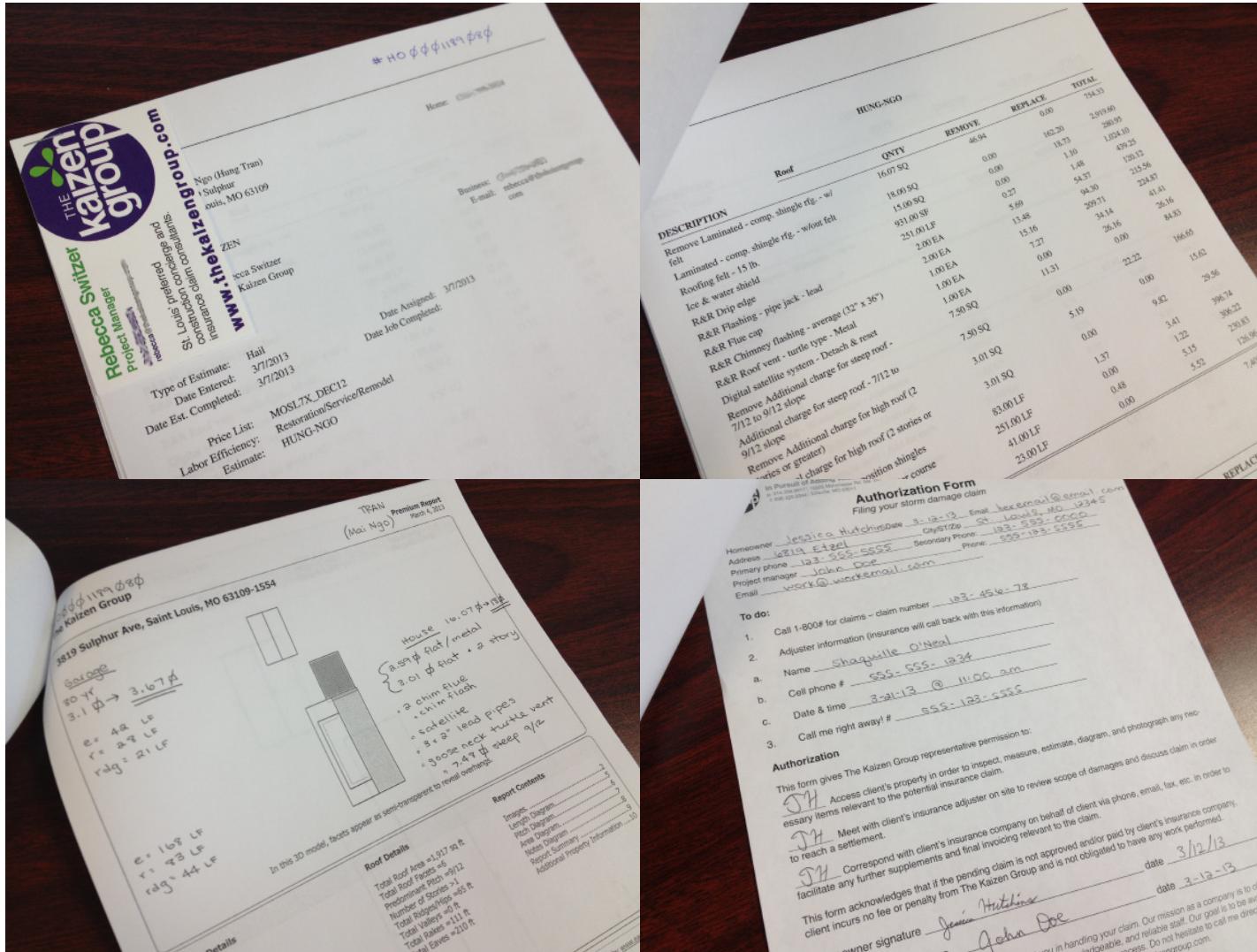
## Proper adjuster meeting conduct & interactions

- Be cool, friendly, and nice!
- This is not a “court hearing” or a battle. Let them do their job, show them what you have found, and make their job easier by having all the due diligence completed (your packet)
- Call a spade a spade. If there isn’t really damage on something, don’t fight about or ask for them to pay for it. Don’t exaggerate damage. Call it like it is. Make sure what you’re circling/highlighting is legitimate hail/wind damage.
- Introduce yourself upon their arrival. Smile, tell them your name, firmly shake their hand
- Build rapport for 5 minutes or so
  - *“So where are you from? They keeping you pretty busy with this storm? Have you been traveling all over the country or have you been staying in the area for the most part?”*
- Transition into directing attention toward the claim
  - *“Can you show me what it is you’re looking for? I’m kind of new at this to be honest! I want to make sure I’m looking at the right stuff so I don’t look like a moron down the road.”*
- Give the adjuster your packet
  - *“Hey (name), I know you’ll be doing your own thing and putting together your own assessment, but I did make a copy of my Eagleview, notes, measurements, and an Xactimate here for you if it makes your life any easier. Would it be cool if we took a minute or two at the end to go over it and compare apples to apples to make sure we’re on the same page?”*
- Ask questions to get marginal damages approved
  - *“Hey (name), I wanted to get your opinion on this here....I couldn’t say for certain it WAS hail damage, but I also couldn’t say for certain that it wasn’t....what do you think?”*
  - *“Hey, I don’t really know what this is necessarily. I thought I’d show it to you and see what you thought.”*
- In the event of denial
  - *If the adjuster is denying the roof or doesn’t agree with your scope, calmly ask questions to understand his reasoning, and don’t argue. When he leaves, explain to your homeowner that you don’t completely agree with his assessment, and instruct them to call their insurance company to request a re-inspection with a different adjuster for a second opinion.*

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## Packet

- Xactimate
- Diagram/Eaglevew + notes
- Copy of agreement with homeowner
- Business card stapled on top



## Prepare for the adjuster's arrival

- Arrive at least 30 minutes ahead of schedule
- Set up ladder
- Circle 5-7 hits on the roof (ideally not the most obvious ones - leave some good ones for the adjuster)
- Highlight soft metal damages on gutters, downspouts, siding, fascia, etc.