

ELITE CLAIMS COACHING

The Claims

**Maximizer Kit: The 7-
Step Claims Success
Checklist**

**THE INSIDER'S EDGE: STOP GUESSING,
START NEGOTIATING LIKE A PROFESSIONAL**

As a Pro Se Claimant, navigating the legal system against seasoned insurance adjusters and defense attorneys can be daunting. This checklist serves as a guide, outlining the steps that claims adjusters and attorneys follow to help you avoid costly mistakes and low offers. It aims to maximize your claim and retain up to 85% of your recovery.



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Step 1: Immediate Claim Triage and "The Three Don'ts"

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What you do right after an accident directly affects your claim. Adjusters rely on early gaps — we keep your story clean and consistent.

Elite Strategy: Document everything clearly from the very beginning.

Claim Success Checklist

Get the Police Report: Obtain it as soon as possible, confirm the details, and formally dispute any mistakes.

The Three Don'ts:

- Don't provide a recorded statement to the other driver's insurance.
- Don't sign medical release paperwork until advised.
- Don't understate your injuries to anyone.

Start a Claim Journal: Track your pain levels, missed work or activities, and all conversations with insurers or medical teams.



Step 2: Mastering the Medical Narrative (The True Value Driver)

Claims are evaluated based on diagnosis, prognosis, and how the injury relates to the incident, not just the bill amount.

Elite Strategy: Ensure your medical records clearly and defensibly narrate the severity and cause of your injury.

Claim Success Checklist:

Get a Diagnosis:

- **Request detailed documentation from your doctor with specific ICD-10 codes reflecting the injury's true severity.**
- **The Narrative Request: Ask your doctor for a concise letter linking your injury to the accident and outlining your recovery timeline.**
- **Ensure Consistency: Align your journal with the severity and restrictions in your medical records.**



Step 3: Calculating Damages Like an Adjuster (The Valuation Formula)

To avoid common mistakes as a Pro Se Claimant:

Avoid Random Demand Numbers: Use the claims industry's formula to establish a credible anchor.

Elite Strategy

- **Apply the claims multiplier formula to pressure the adjuster with a high anchor point.**

Claim Success Checklist

- **Tabulate Special Damages: Compile documented expenses, including:**
 - **Medical Bills (past and future)**
 - **Lost Wages/Earning Capacity**
 - **Property Damage**
- **Apply the Multiplier: Use an industry-standard multiplier for General Damages:**
 - **Simple Injuries: 1.5x to 3x medical bills**
 - **Serious Injuries: 3x to 5x medical bills**
- **Determine Demand Range: Set a high initial demand and define a minimum acceptable amount for negotiations.**



Step 4: Crafting the High-Impact Demand Letter

Your Demand Letter serves as your opening argument and should be polished and professional to persuade an adjuster to pay maximum value.

Elite Strategy:

Keep the letter factual, unemotional, and structured for legal impact to elicit a serious response.

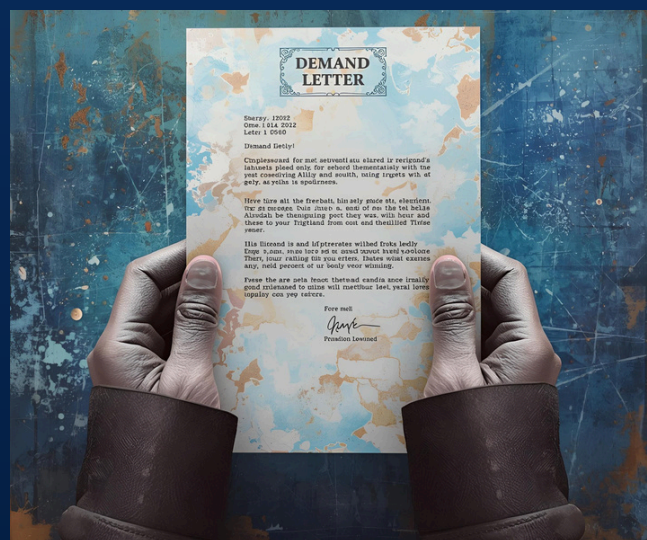
Claim Success Checklist:

Liability Section: Start with a clear Statement of Facts using police reports and witness accounts to establish the other party's fault without opinions or emotions.

Damages Section: Provide a detailed, itemized summary of medical treatment linked to the accident.

The Demand: Clearly state your calculated demand amount and set a specific time limit (e.g., 30 days) for a response.

Attachments: Include all supporting documents, such as medical bills and lost wage verification.



Step 5: The First-Offer Rebuttal Strategy (Negotiation Warfare)

The first offer will always be low. It is a test of your knowledge and resolve.

Elite Strategy: Your rebuttal must be strategic, referencing valuation methodology, not emotional pleas.

Claim Success Checklist

- **The Initial Response:** Don't drop your price yet. Respond by requesting the adjuster's valuation methodology in writing (their internal calculation). This puts them on the defensive.
- **Address Their Reasons:** Systematically counter their low-ball arguments (e.g., "gap in treatment," "pre-existing condition") using your medical evidence and citations of relevant state laws/statutes.

Make a Small, Credibility-Building Move: After a firm rebuttal, drop your demand by a small, symbolic amount (e.g., 5-10%). This shows good faith and willingness to negotiate while holding the line on your core value.



Step 6: Navigating the Policy Limits Trap

The insurer's true maximum exposure is key. We learn how to find it.

Elite Strategy: Know when you hit the policy limit and how to use legal pressure to force disclosure.

Claim Success Checklist

- **The "Bad Faith" Pressure:** Learn how to create a time-sensitive demand (a "policy limits demand") that pressures the insurer to settle within policy limits to avoid a later bad faith claim from their own insured (where applicable).
- **Uninsured/Underinsured Motorist (UM/UIM):** If the at-fault party's limits are exhausted, know when to pivot to your own insurance policy to continue your claim under your UM/UIM coverage.



Step 7: Finalizing the Settlement and Release Review

You've won the fight. Don't lose the war by signing a harmful document.

Elite Strategy: Never sign a document you don't fully understand, or you risk waiving future, unrelated rights.

Claim Success Checklist

- **Review the Release Carefully:** Ensure the document is specifically a release of the liable party and the insurance company for this accident only. It must not accidentally release unrelated individuals, entities, or future claims.
- **Writ of Compromise:** Understand the implications of the final document you sign, which formally closes the claim. Ensure all costs (subrogation, medical liens) are accounted for before the final check is issued.
- **Get It in Writing:** Do not rely on verbal promises. Every term, including the final amount and payment schedule, must be in the settlement release agreement.



Ready for Expert Coaching?

This 7-Step Checklist gives you the comprehensive roadmap used by industry professionals. It eliminates the guesswork and helps you secure the best offer.

However, a roadmap is best navigated with a guide. While this checklist is your blueprint, our Elite Claims Coaching provides the personalized advice, document review, negotiation scripts, and real-time strategy calls needed to execute this plan perfectly.

For a small 15% fee of the claim increase we achieve, you get decades of claims experience fighting in your corner, ensuring you maximize your retention without the stress.

Book Your Free Case Review Call to see exactly how much you can maximize your claim with expert, personalized help.

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