

Re: Claim Message from USAA

From: USAA USAA.customer.service@protect.usaa.com

To: Insurance Services joseph@helpwithmypolicy.com

Date: Fri, Aug 15, 2025, 4:32 PM

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USAA SECURITY ZONE

USAA # ending in:

Claim Message

Joseph,

This correspondence is regarding the following USAA Claim:

USAA	Paul Willems
policyholder:	
Claim number:	017657635–806

At this time USAA is working on coordinating a reinspection. You will be updated by the end of business on August, 20, 2025.


You may reply to this message. If you need to provide documentation, you can attach documents to your email. We can't guarantee the security of any medical, financial or other personally identifiable information sent by email.

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Sincerely,



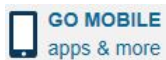
Trisha A Romero
Dedicated Catastrophe Claims
USAA General Indemnity Company

[COMUID:ea4b810e-03cf-49be-9522-2c5a0235cf5d]



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USAA General Indemnity Company, 9800 Fredericksburg Road, San Antonio, Texas 78288



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From: Insurance Services joseph@helpwithmypolicy.com

To: USAA Claims 3j7bm4jg9vkbh@claims.usaa.com

Date: Fri, Aug 15, 2025, 9:36 PM

Trisha Romero – You have not replied to this message!

Subject: Formal Request for Procedural Correction and Coverage Clarification – Claim #

Subject: Immediate Action Required – Acknowledgment and Response to “Demand for Licensed Adjustment, Peril Correction, Municipal Inspection, and Statutory Compliance.pdf”

To: Trisha Romero and Mario Carter,

Please confirm the exact date and time USAA received the attached document titled: “[***Demand for Licensed Adjustment, Peril Correction, Municipal Inspection, and Statutory Compliance.pdf***](#).” This correspondence was submitted on behalf of Mr. Willems, the named insured, and contains 16 regulator-aligned questions requiring immediate written response. Please reply with the name of the file you received.

To avoid further delay and preserve the insured’s statutory remedies, USAA must now do one of the following:

1. Respond in writing to each question by August 14, 2025, with licensed findings and statutory authority for any coverage position taken; OR
2. Schedule a site visit with the following professionals present:
 - A licensed adjuster authorized to activate coverage and issue scope determinations
 - A municipal inspector to confirm code violations and habitability concerns
 - A structural engineer to assess load-bearing compromise and repair feasibility
 - A fire code enforcer to document ignition risks and code compliance failures

If USAA intends to dispute any portion of the insured’s sworn Proof of Loss, please include the name, license number, and written findings of your counter-expert. Any attempt to delegate scope review to unlicensed third parties will be documented as a procedural violation under NMSA §59A-16-20 and NMAC §13.4.2.10.

This demand is time-sensitive and regulator-ready. Please confirm receipt and next steps by close of business today.

Respectfully, Joseph Xavier Valverde Licensed Public Adjuster – NM License #1955-2406 Principal, [HELPWITHMYPOLICY.com](https://www.helpwithmypolicy.com)

Trisha Romero – You have not replied to this message!

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From: Insurance Services joseph@helpwithmypolicy.com

To: USAA Claims 3j7bm4jg9vkbh@claims.usaa.com

Date: Sat, Aug 16, 2025, 9:13 AM



Demand for Licensed Adjustment, Peril Correction, Municipal Inspection, and Statutory Compliance.pdf 413 KB

Hi Trisha. Please respond immediately per your insured's third request!

From: Insurance Services joseph@helpwithmypolicy.com

To: USAA Claims 3j7bm4jg9vkbh@claims.usaa.com

Cc: Pat Willems ptwillems@yahoo.com, willems1012@gmail.com

Date: Sat, Aug 16, 2025, 10:06 AM



PA-DESIGNATION OF REP-WILLEMS.pdf 618 KB

Subject: Failure to Coordinate Licensed Investigation – Claim No. 017657635–806

Trisha Romero,

This correspondence concerns the above-referenced claim for USAA policyholder Paul Willems, and documents a pattern of procedural avoidance, improper delegation, and failure to comply with both New Mexico statutory requirements and the **USAA HO-9R Preferred Protection Plan (Policy No. GIC 01765 76 35 90A)**.

Public Adjuster involvement began on June 25, 2025, at 1:29 PM MDT. On that date, I formally requested the full certified policy from USAA's initial field adjuster, Mario Carter, who failed to attribute the operative peril correctly. Despite the policy's explicit coverage for "**Windstorm or Hail**" and **Collapse under Section I – LOSSES WE COVER and Additional Coverages, Item 8**, Carter restricted the claim to "**wind**" only. No meaningful communication followed. When the insured and I called Carter directly, he refused to discuss policy language, became irritated with coverage questions, and passed the call to a supervisor. The next day, I was informed by phone that you were now the assigned adjuster—yet no written confirmation, notes, or records have been released to indicate a formal change in assignment.

Your communication channel has been nonfunctional. We requested a callback to 505-301-1311 to coordinate a licensed adjuster investigation. Instead, you attempted to send a third-party consultant from Seek Now, who is not named on the policy and is not licensed to adjust claims in New Mexico. This is a first-party claim. The only parties

named are the carrier (USAA General Indemnity Company) and the insured (Paul Willems). Delegating investigative authority to an unlicensed vendor violates **NMSA §59A-13-4 and Section I – Conditions of the policy, which require direct engagement between the carrier and the insured’s authorized representative**. It is written in the policy!

You have continued the discriminatory and evasive behavior initiated by Carter, who failed to engage with a policyholder over the age of 55—a class protected under New Mexico Office of Superintendent of Insurance (OSI) consumer protection guidelines. I uploaded the insured’s Designation of Representation to refresh your duties and obligations under both statute and contract.

In New Mexico, an individual or business entity acting as an adjuster must be licensed by the superintendent. This includes **investigating**, negotiating, settling, or adjusting claims arising under insurance contracts. Specifically, Chapter 59A, Article 13 of the New Mexico Statutes governs adjusters.

Key points about adjusters in New Mexico:

Licensing Requirement:

No one can act as an adjuster without a license from the New Mexico Superintendent of Insurance.

Types of Adjusters:

New Mexico recognizes staff, independent, and public adjusters.

Staff Adjusters: Employees of insurance companies, handling claims on the company's behalf.

Independent Adjusters: Professionals who investigate and settle claims for insurers or self-insured entities, but are not direct employees.

Public Adjusters: Professionals who adjust claims fairly and accordingly.

I. Definitions and Statutory Obligations

Per **NMSA §59A-13-2**, an **adjuster** is defined as “**any individual who investigates, negotiates, or settles claims arising under insurance contracts.**” That definition is not optional. Nor is the requirement under **N.M. Admin. Code §13.4.8.14(A)(7)**, which

mandates that “***an adjuster shall not undertake the adjustment of any claim if the adjuster is not competent and knowledgeable as to the terms and conditions of the insurance coverage.***” When necessary, the statute requires that the adjuster “obtain competent technical assistance.”

We agree. In fact, we’ve already done that for you.

The insured has retained a **licensed Public Adjuster**! Let's note also, to support your insured's claim, they have also engaged with a **licensed roofing contractor**, a **licensed remediation contractor**, a **licensed HVAC Professional**, a **licensed Electrician** for the solar panels, and all of whom have made themselves available for joint inspection and coverage discussion. The carrier, on the other hand, has offered delay, delegation, and a rotating cast of representatives who appear to be selected for their ability to avoid responsibility.

II. Timeline of Carrier Avoidance

- **June 25, 2025:** Public Adjuster engagement begins. Carrier adjuster **Mario Carter** is notified and requested to provide the full policy.
- **June 26, 2025:** Carter refuses to discuss policy language, becomes irritated by basic claim questions, and passes the phone to a supervisor.
- **No written reassignment** is provided. No scope of corrected operative peril classification meriting a complete investigation from start. No valuation of coverages per policy language. No coverage determination based on policy language. No formal rebuttal to the Insured's Signed Sworn POL or the Public Adjuster files.
- **August 2, 2025:** The insured submits a **Sworn Proof of Loss**, citing wind and hail trauma, collapse activation, and structural compromise.
- **August 6, 2025:** The insured, their licensed public adjuster, and certified contractors make the property available for inspection.
- **August 11, 2025:** **Trisha Romero** confirms her involvement—five days after the site was made available. Her email is sent at 12:31 AM, not copied to the insured, and contains no substantive coordination.

- **August 15, 2025:** Carrier proposes a future inspection date, **August 20, 2025**, as if the insured's statutory rights are subject to carrier convenience.
- **August 16, 2025:** No carrier representative has appeared to investigate since carrier rep **LEE JOHNSON, June 6, 2025**. No call. No show. No licensed adjuster on site.

Let's be clear: *"20 days is not a reasonable investigation window."* It is a procedural insult. The home was made ready for inspection on August 6, following emergency repairs and structural stabilization. The insured's team scheduled this availability starting August 2, 2025, in alignment with the carrier's own stated preferences in the policy. The carrier failed to appear. The carrier failed to call. The carrier failed to adjust.

III. Policy Activation and Procedural Mandates

The **Sworn Proof of Loss** submitted by the insured activates the following provisions:

- **HO-9R §I – Windstorm or Hail:** Coverage triggered by concurrent hail trauma and windstorm-induced structural distortion.
- **HO-NM 08-16 §I.B.2.e – Collapse from Structural Weakness:** Bracing fatigue, compromised framing, and membrane failure.
- **HO-NM 08-16 §I.B.2.h – Collapse from Hidden Decay:** Moisture intrusion following hail breach.
- **Water Exclusion Exception:** Intrusion caused by hail breach is covered.
- **Loss Settlement Clause:** Full replacement triggered when repair is impracticable due to structural compromise.

These are not theoretical. They are documented, cited, and sworn under penalty of perjury. The carrier's failure to respond to this sworn statement is not just negligent—it is procedurally indefensible.

IV. Licensed Adjuster Requirement – On Site, Not By Proxy

This claim requires a licensed adjuster to appear on site, review the damages,

interpret the policy, and adjust the loss in accordance with New Mexico law. The carrier's attempt to delegate this duty to **Seek Now**, a third-party consultant not named on the policy and not licensed to adjust claims in New Mexico, is a textbook violation of **N.M. Admin. Code §13.4.8.14(A)(1)**, which prohibits unlicensed individuals from conducting business for which a license is required.

If the carrier is unable to locate a licensed adjuster willing to appear on site, we are happy to assist. We happen to know a few licensed, bonded, certified public adjusters who are punctual, policy-literate, and fully capable of adjusting the claim on behalf of the carrier—should the carrier wish to outsource its statutory obligations to professionals who actually show up.

V. Demand for Immediate Engagement

We are no longer requesting coordination. We are demanding it.

- A **licensed adjuster** must appear on site to conduct a full investigation.
- The carrier must respond to all prior emails in writing.
- The carrier must acknowledge the **Sworn Proof of Loss** and provide a coverage determination.
- The carrier must cease all attempts to delegate investigative duties to unlicensed vendors.
- **The carrier must comply with NMSA §59A-16-20, including subsections (E), (F), and (G), which prohibit unreasonable delay, failure to investigate, and failure to affirm or deny coverage.**

We require a phone call to 505-301-1311 from the carrier assigned adjuster Trisha Romero, today, August 16, 2025, to schedule a proper investigation date on or before August 19, 2025. Not at carrier convenience. Not in 20 days. The insured will begin **project coordination and ALE trigger** under policy language on **August 19, 2025**. The home has been reasonably repaired and made ready for carrier investigation since **August 6, 2025**, with availability scheduled for carrier availability over a recorded call to the carrier (David Ballard) on **August 2, 2025**—a date the carrier failed to honor. This **Reasonable Repair** is a duty of your insured, and is **NOT** meant to be a permanent fix.

If the carrier fails to comply, we will proceed with the insured's sworn statement, contractor affidavits, and regulator-ready scope exhibits. The claim will be adjusted—with or without carrier participation—and documented for escalation to the **New Mexico Office of Superintendent of Insurance (OSI)** and the **Consumer Insurance Division (CID)**.

Please respond clearly and concisely!

Sincerely,

Joseph Xavier Valverde

NM Licensed Public Adjuster (#1955-2406)

Principal, [HELPWITHMYPOLICY.com](https://www.HELPWITHMYPOLICY.com)

Representative for Paul Willems

4 Emails