

PROPERTY INSURANCE COVERAGE

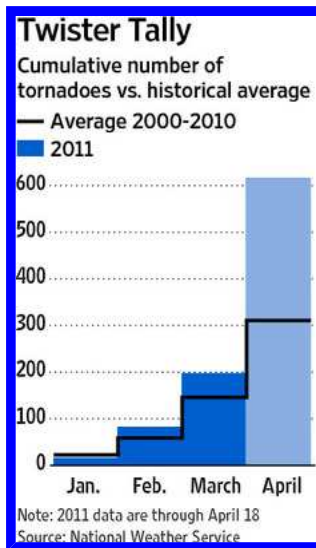
Property Insurance Coverage Law Blog

Posted at 8:45 AM on April 23, 2011 by Nicole Vinson

Deadly Tornadoes Cause Loss of Life and Extensive Property Damage

The [Associated Press reported that more than 60 tornadoes ripped through the South last Saturday](#). The violent weather started last Thursday in Oklahoma and took lives in Arkansas, Alabama, Mississippi, North Carolina, and Virginia. The storms are being called one of the largest single-system tornado outbreaks in United States history, and there were confirmed tornadoes across at least 14 states.

This spring has been particularly bad for this region and the effects of the tornadoes will be far reaching-even after the debris is cleaned up.



On Thursday, [the Wall Street Journal reported](#) that Nationwide Insurance Company was dealing with an unprecedented number of claims for the spring storm season. Nationwide had more than 14,200 claims in North Carolina alone. As of Thursday, State Farm had received more than 15,000 claims for damage as a result of the severe storms in the region. The National Weather Service has indicated that on average, the month of April has historically more tornadoes, but the numbers for 2011 are topping the charts.

The *Wall Street Journal* article reported prompt actions were taken by many insurance companies after the tornadoes. Hopefully, this is an accurate report and policyholders are being helped after these devastating losses. But will these claims be properly handled to their finality and paid in full? Living through a catastrophe is incredibly taxing on policyholders. Often, when policyholders hire experienced public adjusters to assist with a claim, their claim payment increases (see my post referencing the OPPAGA study) and the policyholders can devote their time to putting their lives back together.

One public adjusting firm in North Carolina, [The Baldwin Company](#), explains why a public adjuster can assist with claims:

If you try to do this yourself, you may as well face it: you are going to have to change professions and become a professional claims adjuster. You'll have to become an expert in pricing everything from roofing nails to original artwork, and you will have to develop organizational and negotiating skills miles beyond any you have ever had to use in the past. What is more, in many cases, this will become your full time job.

Wes Baldwin, the 2003 President of the National Association of Public Insurance Adjusters, is the president and founder of The Baldwin Company. Baldwin's website explains that after a loss many companies will come to a loss site, like building contractors and cleaning/restoration companies who want to work on the property and help with insurance claim. Baldwin cautions:

This fairly recent development is causing confusion for many policyholders: Salesmen and building contractors are presenting themselves as being qualified to help you understand the

intricacies of your insurance policy as well as purporting to have the expertise to help you get your insurance company to pay for all your repairs and clean-up. However, for the most part, these people are not licensed by any state's insurance department to act as claims adjusters of any sort, nor do they have the training to do so.

Sadly, in times of tragedy, there are likely to be those looking to take advantage of the situation. If you have concerns about individuals or companies offering to help you, trust your instincts and ask for qualifications and license numbers. Most of this information should be on a business card. Then be sure to verify the credentials with the regulating authority.

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