

# Advocacy Gives You Total Protection

*How insurance advocacy can help you protect your assets, your business, your family and your future.*

by Bill Bishop

**T**aking your case right to the top is sometimes the only way to get your insurance claim honored by your insurance company, according to David Singer, CEO at Singer Nelson Charlmers, a leading insurance broker located in the New York City area.

“If we believe that our client’s claim has been rejected or reduced unfairly, we stop at nothing until the insurance company reverses its decision,” Singer says. “We assume this advocacy role because we believe it is our responsibility to represent the interests of our clients—we call this **The Claims Protection Promise**®.”

Understanding the relationship between insurance brokers and insurance companies they represent can shed light on why many brokers have divided loyalties when it comes to advocating for their clients, says Mark Shanock, CFO at Singer Nelson Charlmers.

“We believe most brokers have good intentions when it comes to their clients, but they may not always have the will, the ability, or the incentive to battle the insurance company in the event of a claim dispute. Unfortunately, many insurance brokers view their relationship with the insurance companies—who provide them with commissions, bonuses and other financial reimbursements—as more important than their relationship with any one particular client. Naturally, this may temper their enthusiasm about appealing to an insurance company over a claim.”

To emphasize its commitment to client advocacy, Singer Nelson Charlmers has established **The Total Protection Advocate**®, a special service that has long been a hallmark of the agency’s legendary customer service.

“**The Total Protection Advocate**® and **The Claims Protection Promise**® symbolize the advocacy role we have played for more than 45 years in business,” adds Al Singer, the firm’s founder. “If we sold insurance to a client, then we don’t think it’s right to drop the ball when they have suffered a loss and can’t get their claim honored due to some loophole or bureaucratic red tape.”

To illustrate the firm’s advocacy track record, Abe Gutfreund, senior vice-president at Singer Nelson Charlmers, recalls a story about a client who couldn’t get their insurance company

insurance company when they made the purchase, promised that the takeover would not affect the coverage held by our client. Then we found a 30-year-old brochure, distributed by the original insurance company, which clearly did not exclude coverage for private rooms. When presented with this evidence, the insurance company realized it had an obligation to honor their promises, and therefore they paid the entire bill. Our client was, of course, ecstatic.”

“Some people think all brokers are the same, and that they will all go to bat for their clients, but none of them would go as far as we did on that case,” David Singer says. “They would not have put in the extra effort like digging up the old brochure. Or they wouldn’t want to spend the time. They would just tell the client to accept the insurance company’s decision and leave it at that.”

When a client suffers a loss, such as a fire, or a theft, or has to make a medical claim, they often do not understand the claims process, and feel powerless to affect the outcome in their favor if a disagreement arises.

“If a claim disagreement occurs, we investigate the situation, and get all of the facts,” says David Singer. “If we think our client should have his claim honored, or get more money, we put the advocacy team into action.

The **Total**  
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to pick up the bill for a private hospital room.

“Our client’s original insurance company was acquired, and the new insurance company no longer covered private rooms,” Abe says. “However, we looked deeply into the matter and found some very interesting documents. One 15-year-old letter, written by the new

“For example, we acted as an advocate for an engineering firm that was being sued by one of their clients. The engineering firm submitted a claim to have their legal fees covered by their professional liability insurance. The insurance company rejected the claim because they said the circumstances of the case placed it outside the parameters of the policy.

“So we took up the case. We spoke with the claims adjuster and he reiterated his position against the claim. We went to his boss and he supported the adjuster. Then we went higher up to the regional office. They also rejected the claim. But we didn’t give up. We went to the national head office and spoke with the vice-president of claims for the entire country. After reviewing the case, he too initially rejected our appeal, but with persistence and creativity, we finally got him to see the light. Our client saved a lot of money by having the insurance company pick up all of their legal costs.”

In another advocacy case, known as The Bug Claim, Singer Nelson Charlmers was able to save a successful architectural firm a significant amount of money, and more importantly, protect their reputation.

“The architectural firm had something totally unexpected and horrific happen to them,” Abe Gutfreund says. “They do interior design work for many high-profile people. They were contracted to design and deliver custom chairs and furniture for an important client. The furniture was built by a sub-contractor and shipped to three of the client’s homes. Within a few weeks of delivery, bugs started crawling out the furniture, in all three homes! Of course, the client was outraged, and wanted to be reimbursed by the architect for \$85,000, which the architect felt was a reasonable sum. However, the architect’s insurance company would not pay the claim.

“We told the claims adjuster that we were prepared to go the president of their insurance company to settle this matter. We felt our client had a totally valid claim and persevered until we were able to get the insurance company to see the situa-

tion through the eyes of the client. When they did, they agreed with us, and paid the full \$85,000. It was very gratifying. It saved our client the money, but it also helped keep the story out of the public eye, helping our client protect their valuable reputation.”

Supporting a claim for a client while still maintaining good relationships with the insurance companies is the fine art of advocacy, says David Singer. “We don’t approach the insurance company with an adversarial attitude. We approach them with the attitude that the insurance company wants to do the right thing, but sometimes they just need to learn more about the situation in order to do the right thing. That’s why we take a respectful and professional approach to claims advocacy.”

Being a client advocate does not only happen when a claim is rejected, it is a role Singer Nelson Charlmers assumes even when the client is seeking coverage, or negotiating the terms and costs of their policy. “A manufacturer of children’s clothing, who had been paying for liability insurance for more than 15 years to a particular insurance company, was told their premium was to be increased by 500%, which could put them out of business,” says David Singer. “After their insurance broker gave up, his accountant called us in to see if we could solve this desperate situation. The firm engaged us as their broker, and we went all the way to the top, and negotiated a one-year extension on the policy at the existing price. This extension saved our new client from going out of business.”

“These are just some examples of what we have done to meet our moral obligation to our clients,” says David Singer. “In fact, we have a 100% success rate on all of the cases we have advocated. We have dozens of letters from clients thanking us for getting their claims honored.”

**The Total Protection Advocate®** is an integral component of the firm’s overall process called The Total Protection Program. The process was developed based on the firm’s 45 years of experi-

ence working with thousands of clients large and small. The program has three major components:

- **The Total Protection Audit®**: A comprehensive review of your risks to make sure you have the right coverage;
- **The Total Protection Analysis®**: Designed to make sure you are making the best use of your money; and
- **The Total Protection Advocate®**: Dedicated to representing your best interests and providing you with the best service possible.

“**The Total Protection Advocate®** embodies the spirit and dedication of our firm to helping our clients at every stage of the process,” says David Singer. “We want our clients to know that they have someone who will be there when they need help; that they will be able to get the right coverage while making the best use of their money; that they will have an advocate to appeal and overturn an unfair ruling by an insurance company. And that they will have greater peace of mind about protecting their assets, their business, their family, and their future.”

For more information about **The Total Protection Advocate®**, **The Claims Protection Promise®**, and **The Total Protection Program®**, call Singer Nelson Charlmers at 212.826.9744 or 201.837.1100

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