



Zalma Insurance Consultants

# Trust But Verify

## A New Service From Zalma Insurance Consultants

Culver City, California  
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Many insurers have no personnel in parts of the United States where they do business. They rely on Third Party Administrators and independent insurance adjusters to deal with claims. The investigation and resolution of claims are placed into the hands of individuals who are strangers to the insurer, based upon a belief in the utmost good faith and a tradition of trust. Sometimes the trust is well founded. Often it is not.

“The prudent insurer” Barry Zalma, Esq. explained, “needs a method to trust its vendors yet verify that they are performing as expected. That service is now available from **Zalma Insurance Consultants.**”

Barry Zalma founded **Zalma Insurance Consultants** after more than 40 years as a claims person and insurance coverage attorney. An internationally recognized expert on insurance, insurance claims handling, insurance coverage, insurance fraud, and insurance bad faith will provide insurers with the ability to trust but verify the quality of the service provided it by the vendors who provide claims services to the insurer.

At your request **Zalma Insurance Consultants** will travel to the office of the vendor and randomly review claims files. He will prepare a report to the insurer of the results of each file review, on the following subjects:

1. Compliance with the Fair Claims Settlement Practices Regulations.
2. The adequacy of the training of claims personnel.
3. Whether coverage was promptly and adequately verified.
4. Understanding of coverages by the claims personnel.
5. Speed of contact with the insured.
6. The amount of time needed to commence investigation.
7. The thoroughness of the investigation.
8. The amount of time needed to complete the investigation.
9. The ability of the vendor to recognize and deal with potential fraud.
10. The quality of the investigation.
11. The ability of the vendor to negotiate fair and reasonable settlements on behalf of the insurer.
12. The ability of the vendor to recognize and deal with subrogation potential.

**Zalma Insurance Consultants** will provide the service for a flat fee of \$150.00 per file (minimum of 50 files) reviewed, plus costs actually incurred.

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