

Top 10 Rules

For Playing the Insurance Game

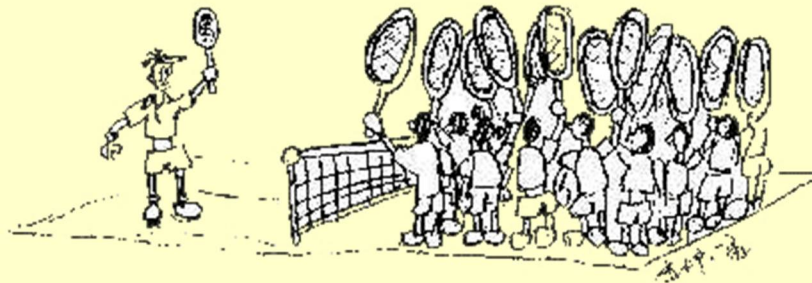
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The insurance game is played between two Parties, Buyers and Sellers.

Below are the top 10 rules which insurance Buyers must understand and then comply with to play the insurance game. Failure to know these rules will burden the Buyer with a serious handicap during the game.

On the Buyer's side there is you. You have no coach and no support system. Your opponent (The Sellers) is a team of about 65 professional players who are strategic planners, operations executives, lawyers, doctors, investigators, psychologists, and a dozen other professionals playing in disguise as being on your team.

At the beginning of the game you only get to see one of the Sellers team members who is called "Your friendly agent". You never get to see or know about the rest of the Sellers team until later in the game. In the first round, the Sellers appear to be a very friendly and helpful people who want you to win the game. The rest of the Sellers team appear as a surprise during the game.



Rule 1. You Must Lose Before You Can Win!

It is imperative to understand that "insurance" is vastly different than any other product or service. It is truly unique and can't be compared to other products or services.

To be able to "win" (collect your due), you must first lose!

What's worse is that when you have lost, you have lost the use of your car, your home, your business or your ability to earn a living. Under these stressful circumstances, you also lose your ability to think and function as a normal person, which gives you a much larger handicap. A handicap that insurers always use to their advantage!

When so many Buyers are clueless about the Game....
it makes insurance [The Crime of the Century](#).

Rule 2. They Get to Practice - You Don't!

They have more experience than you do! Since the time of Ben Franklin, the Sellers have been practicing their game (259 years). Collectively, they have practiced billions of person-hours honing their skills at this game. [How to Win the Insurance Claim Game](#) is a perfect way to understand the game before you get in over your head.

Rule 3. Don't Believe that You are Lucky Because They Let You Pay to Play Their Game.

Insurance companies are fiercely competitive. There are over 5,500 competing amongst themselves to lure you into their game. They will do almost anything to get you to pay to play. One of their tactics is to get you to believe that if they take your money that it is your lucky day.

The TRAP: Insurance companies are as different as people. No two are alike. They each have their own method to compete in an overcrowded marketplace. Very few Buyers understand this important fact. Buyers who do - have a very competitive advantage. Choose your Opponents very carefully.

Remember, the largest companies are the most difficult to play against.

Rule 4. They Create Illusions and Rarely Tell the Facts.

The Sellers are experts in creating illusions. Although commercials and insurance Agents say that they care about you, the facts are that your claim always becomes their financial loss. Not one insurance contract has ever been delivered to a Buyer with instructions on [How to Win the Insurance Claim Game](#).

When you become a victim and expect them to care and to help you, they treat you like a true adversary or claimant, not as an innocent victim who needs help. The words feelings, goodwill or ethics do not appear in any insurance contract yet, that is why people are lured into the game of security, protection and peace of mind.

Rule 5. Know the Purpose of The Game.

The Seller's game (business) is cash flow management - not helping you to recover from any loss.

The true purpose of the Insurance Game is to take money from millions of Buyers and then mistreat them, one at a time, when they suffer a loss.

To be profitable, every insurance company has its own dirty little secrets that they use to maximize their Wins (profits). This includes giving you FREE advice (which is more often misinformation); denying paying your claim whenever possible; minimizing your losses by telling you how LITTLE your loss is; or sending you to substandard repair companies who pander to insurance companies by installing used or phony car parts made in Taiwan or giving them low, low prices to fix houses, cars, and even people.

Rule 6. Insurance is Not a Friendly Game. They Change the Rules When You are Down.

When you buy insurance the Sellers rules are to be friendly, nice and courteous as long as you don't have a claim. The Game of Insurance is a vicious money and time management scheme. Sellers take your money...and they manage the Buyers time.

When Buyers become a victim, the friendly Agent passes the ball to the defensive linemen and you meet, head on, a team of snarling, vicious lawyers who overwhelm you with time killers and paper blizzard of legal demands that 99.9 percent of the population would find impossible to understand or manage.

In spite of the illusions of friendship, comfort, security and joy between Agents (Sellers) and Buyers, the facts are that the insurance industry is the largest employer of lawyers in the world.

Said another way; insurance executives, their Agents, lawyers and politicians are the true beneficiaries of your insurance policies.

Rule 7. Never allow the Sellers to Give You the Rules.

Insurance education is the cheapest and best insurance policy money can buy.

If you don't manage your insurance, insurance will manage you. The time to learn about [Insurance Tricks and Repair Rip-Offs](#) is today, NOT when you are involved in a disaster with your car, home or business.

Take time to understand risks and how to deal with them which includes carefully choosing the insurance company. Choosing the wrong insurance company can be worse than the loss.

Simply buying an insurance policy without knowing how to collect the claim money is not in your best interest. The time you invest to learn, will make you as smart as the Sellers, which is what you must do to be on a level playing field. Know every rule.

Rule 8. Use the Sellers Rules Against Them.

Use their rules against them. It is in your best interest to understand exactly what you want to insure and how much you want to buy. It is not to your advantage to allow them to tell you. To get the very best deal on any insurance policy, you must understand that you have the money and you should choose the company you want to do business with - not the other way around.

No insurance company does you a favor by taking your money. You are doing them a favor by being a Buyer.

Rule 9. Investigate the Players Before you Enter the Game.

[Investigate the claim-paying ethics](#) of an insurance company before you play in their game. Bankers will not lend you a dime until they have done a complete background and credit check on you and your habits of paying your debts.

If you don't know the claim-paying ethics of the insurance company, it is like lending money to a stranger. All you have is a promise to pay! How do you know they'll pay you back? DON'T fall into the trap of being told by a Seller (commissioned Agent) how much money their company is worth. Or how long they have been in business. Neither matters when you suffer a loss and need to be made whole again.

What matters is how fairly and quickly they pay their just debts and make you whole.

You must do a claim check before you put up your money. The best place to find out is to ask certain collision repair companies, restoration contractors, doctors, hospitals, etc. They are the people who are qualified to give you the facts. A single source of quality information is the [Quality Information Institute](#) who collects this valuable information and makes it available on a fee basis for consumers, much like a credit reporting company does for lenders.

Rule 10. Make the Sellers Play Your Game.

Never allow insurance Agents (Sellers) to tell you what you need. Shop intelligently, tell them what you want to buy. You can make insurance Sellers fill out [your forms](#) by doing what insurance companies and other big businesses do to get the very best deals by using an (RFP) a [Request for a Proposal](#). This selection process provides that insurance companies who want your business provide you with a written bid on exactly what you want. This method gives you exact numbers to compare for each coverage and the time to make an informed decision. All too often, verbal quotes on the telephone or in person are confusing and rarely to your advantage. Moreover, when quotes are NOT in writing it is almost impossible to intelligently compare price for coverage.

Bonus RULE 11: Join Forces with Other Buyers.

United Buyers win; divided Buyers lose. It is just that simple.

The [Insurance Claim Game](#) is too lopsided for you to play it all alone.

Think about how little consumers know about these rules and [how little clout you](#) will have when your home, office or car gets blown away or sunk in a storm and your insurance company is dragging its feet or denies paying your claim.

The only way you can get a crowd of support and clout is by being a member of a very large team of intelligent, committed Buyers whose mission is protecting your team's interests and well being. What chance does one person have playing a serious financial game against an insurance company?

Better news yet. The more members on The Buyer's team, the more clout and wins Buyers can score. This is a perfect reason for you to share these rules and information and invite your friends, relatives and business associates to join your team.

Ask your insurance company to refund your money and see what happens.

If you care, share these 10 Rules with friends, relatives and associates by making exact copies or Email the 10 Rules to everyone that you care about.

Post it on bulletin boards and pass them out amongst your friends, relatives, organizations and business associates.

They will appreciate a different point of view.

For more educational materials on insurance and consumer issues, send a SASE #10 envelope and 2 stamps to the address below.