CASE STUDY

From a Not-Covered Claim to Paid in Full, Thanks to the Trucordia Team

When a commercial client came to us concerned that their carrier had wrongfully denied a claim, our team read the policy's fine print, challenged the interpretation, and escalated.

We knew our client's insurance solution could help cover them in this situation.

THE CHALLENGE

After a not-at-fault accident involving an uninsured driver on the job, the client filed a claim to recover their deductible. The carrier denied it. The carrier's argument: The endorsement on the policy that allows for deductible recovery applied to private passenger vehicles only, and the carrier classified the company's truck as a commercial vehicle. End of conversation, as far as the carrier was concerned.

For our client, this meant absorbing a cost they didn't think they should carry.

THE SOLUTION

Our Claims team took a closer look.

The truck in question did not have commercial plates. The employees who drove it held standard driver's licenses, not commercial ones. Those facts changed the picture, and our team pushed back on the carrier's interpretation.

A senior member of the carrier's Claims team disagreed. Our team escalated the dispute directly to the carrier's coverage attorney, requesting an independent review of whether the endorsement applied.

THE RESULT

The carrier re-reviewed the claim and reversed its decision. Our client received the full deductible back.

What changed? **The difference was having the Trucordia team in the client's corner** to advocate, push back when needed, and stand by the client in a critical moment.