



What is a public adjuster?

Working with Your Insurance Company

The role of your insurer

Insurance provides you with the peace of mind that you will be covered for many of the common unexpected losses to your home or car. Become an informed consumer by reviewing your insurance policy before an unexpected loss. It is important to understand what is covered by your policy, as well as what may be excluded from coverage.

To maintain your trust and business, insurers devote many resources to ensuring that the claims process is smooth, easy and meets your needs.

After a loss your insurance company will:

- Walk you through the entire claims process and answer questions;
- Estimate damage to your property; and
- Fairly and promptly settle your claim.

Public Adjusters & Your Insurance Claim

What are public adjusters?

Public adjusters are independent business people that have no relationship with your insurance company or agent. These individuals often solicit business from policyholders following a major catastrophe like a wild fire.

For a fee, a public adjuster will help a homeowner document the loss, schedule inspections of the damaged property and negotiate the settlement amount with your insurance company.

Generally speaking you don't need to hire a public adjuster because your insurer or agent offers the same services at no charge.

continued on back



Property Casualty Insurers
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By hiring a public adjuster you potentially add extra time and cost to settling a claim. If you hire a public adjuster your settlement check will be made out to you and your public adjuster and will require signature by both parties before it can be cashed.

A public adjusters' fee, which comes out of your settlement check, is generally 10 to 40 percent of the settlement and is not payable by the insurance company.

It pays to be an informed consumer.

Precautions to follow:

- Always check the qualifications of an adjuster with the department of insurance in your state. Many states require public adjusters to be licensed.

- Be careful of individuals going door-to-door soliciting business after a natural disaster.
- Ask about fees and get a written contract outlining fees and services.
- Avoid public adjusters that claim to be part of a government agency.
- Watch for potential conflicts that may prevent the public adjuster from doing their best for you.

These precautions will save you time, money and headaches. If you have a question or a complaint against a public adjuster, you should contact your state's department of insurance.