Making the Best Choice When Hiring a Public Adjuster

Background and Perspective

If your home or business property is damaged or destroyed and you file an insurance claim, be prepared to spend time and energy on the claim process. Listing and describing everything you lost and how much it will cost to repair/replace each item takes more effort than most people realize. That's called "documenting a claim." But it must be done or you won't get paid the insurance dollars you're entitled to. And, once that's done, you must negotiate with your insurance company or you are likely to get paid less than you are owed.

There are professionals you can hire to represent you in documenting and negotiating your insurance claim. They are known in most states as "public adjusters". Public adjusters work only for policyholders, not insurers. There are two other types of adjusters: Company, or "staff" adjusters who are employed by your insurance company, and so-called "independent" adjusters who work only for insurance companies on a contract hiring basis. Company/staff and independent adjusters are hired and paid by and report only to insurance companies, not policyholders. They will be assigned by your insurance company to work on your claim, but they are there as the insurance company's representative… not yours.

Your insurance company may assign one or many staff adjusters to your claim over the course of time. Each one may have a different approach and level of experience. One may have very little experience and be difficult to communicate with, another may be very friendly and have a lot of experience. Many people report to United Policyholders that their first adjuster offered them a settlement sum, then left the company or was reassigned and when a new adjuster came on, that new adjuster rescinded the offer or made them start from scratch on the claim. We refer to that problem as "rotating adjusters." United Policyholders helped pass a law in California to protect consumers from being victimized by rotating adjusters. (California Insurance Code section 2071)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
Source: https://uphelp.org/claim-guidance-publications/making-the-best-choice-when-hiring-a-public-adjuster/ Date: September 15, 2026

When you file a claim, you may be fine on your own, or you may do better by hiring help – it's an individual decision you should make based on your own circumstances. A licensed Public Adjuster can be your representative and advocate in the process of getting your claim "adjusted" (processed) and "settled", (paid). As with any professional, some Public Adjusters are better than others. The last thing you need when you've suffered a major loss is extra problems, so screen carefully before you hire. Resist high-pressure sales pitches and don't hire prematurely. The claim process involves leg work, paper work, basic math, insurance lingo, and negotiation.

Claim adjusting is art, not science

Most people who file a claim rely completely on their insurance company to calculate the amount of damage and what they're owed. That's not the way to go if you want to be paid all you're owed. The way to get paid all you're owed is to do your own calculations and research, provide complete documentation to your insurer, make a written demand for payment and keep following up until you get paid. Particularly when it comes to a large loss – you may need help from professionals to do the research and calculations.

The insurance company sends out their own staff adjuster or "independent" adjuster, and their handpicked contractor, whose job it is to identify the scope of work and to estimate the costs to repair or rebuild your home. They measure the loss for the insurance company, not for you. This matters because big dollars are at stake and your financial goals and the insurers' financial goals are not the same.

It is hard for you, the insured, to know whether you are getting all that is owed under your insurance policy. Your policy may actually give you extended coverage beyond the stated dollar limits on the policy. A qualified advocate on your side can be your voice in the process and give you more input and negotiating leverage as to what you recover. Documenting a catastrophic property loss is time-consuming and burdensome to even the most sophisticated insured. Instead of relying on the insurance company to decide how much you get to rebuild your home, hiring a good Public Adjuster can help you receive the best possible settlement. Read United Policyholders' Basic Tips, check your coverage limitations and policy endorsements, (extras), and make sure to bring a copy of your policy and review it with the Public Adjuster you are considering hiring before you actually hire them.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
Source: https://uphelp.org/claim-guidance-publications/making-the-best-choice-when-hiring-a-public-adjuster/ Date: September 15, 2026

Questions to Ask and Things You Should Know Before Hiring a Public Adjuster

1. Be sure you are hiring a licensed Public Adjuster. Ask to see their individual Public Adjusters license for your state.(Some Public Adjusters work under the license of another individual or firm, rather than becoming qualified and credentialed individually.)

2. Who will work on your claim? (Some public adjusting companies have solicitors who sign up clients and adjusters who do the adjusting work for the client).

3. How many years have they been licensed as a Public Adjuster, and how long have they been working in your state? Where are they based?

4. If the firm or adjuster is located out of the area, how do they plan to service your claim? Make sure you are clear on what you can expect from them over the long haul.

5. Is the adjuster handing the claim the right personality fit for you? You should feel confident and comfortable with their communication skills and general demeanor.

6. Before hiring a Public Adjuster, call and check at least two of their references. Ask each reference if they feel confident the Public Adjuster got a better result than they would have gotten on their own? Did the Public Adjuster stay in contact and answer questions throughout the adjustment and rebuilding process? Did the Public Adjuster add value and earn their fee? Did the Public Adjuster assist with the additional living expense and fair rental value portion of their claim? (Some Public Adjusters will waive their fee on this portion of the claim.)

7. Don’t be rushed into making a decision before you are ready to. Take the time to make the right decision. Ask all the questions you need to ask so that you feel confident in your selection of Public Adjusters. You will be working with them for as long as it takes to settle the claim and recover all the financial benefits you are entitled to under the terms and conditions of your policy and the laws in your state.

8. Most Public Adjusters work on contingency fees that range from 5% to 15% of the monies the insurer

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
Source: https://uphelp.org/claim-guidance-publications/making-the-best-choice-when-hiring-a-public-adjuster/ Date: September 15, 2026

pays on your claim. These fees are capped in some states and negotiable in all states. The fee you agree to pay a Public Adjuster should take into account the size and type of your loss and the status of your claim.

9. If you've already collected some money on your claim before hiring the public adjuster, make sure you clarify whether that will affect the public adjuster's fee and if so, how. Some public adjusters will only charge a fee on insurance funds they recover for you after you hire them. Others take a different approach. Get this clarified up front before you sign the retainer agreement.

10. If you get into a dispute with your public adjuster, do your best to resolve it informally with them and with help from their trade association in your state. If there is no Public Adjuster trade association in your state, contact the National Association of Public Insurance Adjusters, (NAPIA) and seek their help resolving the dispute. If that doesn't help, file a complaint with your state regulator. Public adjusters are regulated by state insurance regulators.

Resources:

National Association of Public Insurance Adjusters (NAPIA): www.napia.com, 1(703) 433-9217. National trade association of public insurance adjusters. Membership is voluntary and does not affect license status. 21165 Whitfield Place, #105 – Potomac Falls, VA. 20165. Tel (703) 433-9217 Fax (703) 433-0369.

National Association of Insurance Commissioners (NAIC): www.naic.org All state insurance regulators belong to this association. You can get contact and website information for every state insurance department through the NAIC.

The above tip sheet was prepared by Amy Bach, co-founder of United Policyholders and Robert Crown, Crown Adjusting LLC, with input from The Greenspan Company/Adjusters International. These tips are intended for educational purposes only. No legal advice should be inferred from these materials. Visit our website to get more information, tips and link to resources.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
Source: https://uphelp.org/claim-guidance-publications/making-the-best-choice-when-hiring-a-public-adjuster/ Date: September 15, 2026

Para la versión en español, haga clic aquí.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
Source: https://uphelp.org/claim-guidance-publications/making-the-best-choice-when-hiring-a-public-adjuster/ Date: September 15, 2026