

Public Adjusters - The Inside Scoop

If you have a large property damage claim, you may need professional help to recover your full insurance benefits in a timely manner. Public adjusters can negotiate a claim settlement with your insurer on your behalf. If they are experienced in documenting, measuring and valuing property damage and are familiar with insurance policies and claim and coverage matters, they can be very helpful in maximizing and speeding up your recovery. Public Adjusters get paid a percentage of whatever they recover for you. You can negotiate the percentage, and it generally ranges between 5-12%. Public Adjusters can be aggressive in soliciting clients after a disaster, so take your time and get educated before deciding to retain one.

Q: What is a public adjuster?

A: A person who is licensed to represent insureds' interests on first party property damage claims.

Q: How do I find a public adjuster (P.A.)?

A: Through your state's public adjuster trade association, (e.g. [FAPIA](#) in Florida, [PCAPIA](#) in California, [TAPIA](#) in Texas, [RMAPIA](#) in Colorado) or the [National Association of Public Insurance Adjusters](#), the national organization that regulates public adjusters. NAPIA's [code of conduct](#) governs all members.

Q: How do I make sure I hire the right person?

A: Do an in-person interview and request at least five references. Call the references, find out what their situation was. Have your questions prepared before you call. Then check the status of the person's license with your state insurance regulators office.

Q: If there have been complaints filed against a P.A. should I rule that P.A. out automatically?

A: Not if the complaint is for one isolated instance. Ask the P.A. to explain.

Q: What should I expect to pay a P.A.?

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A; The standard fee is 10% of the amount recovered, but this can vary depending on the size and nature of the loss.

Q: Can I pay my P.A. by the hour instead?

A; We don't recommend it. P.A.s often work many hours to secure a fair settlement and consumers are generally better off paying a small percentage of what the P.A. recovers on their behalf.

Q: Should every policyholder that has a property claim hire a P.A.?

A: No. It depends on the policy, size of loss, and whether the policyholder has had prior experience negotiating a major claim.

Q: Why does size of the loss matter?

A: The smaller the loss the less it makes sense to hire someone on a percentage basis. If you're very underinsured, the P.A.'s fee will use up a portion of the limited coverage you have. In that situation you should review UP's resources on [remedying underinsurance](#).

Q: What does a P.A. actually do?

A: Primarily, a P.A. documents the loss and negotiates a settlement. The burden of proof is on the insured, so professional help maximizes your recovery.

Q: Does it matter whether your P.A. knows the insurance adjuster assigned to your claim?

A: Yes, but that's very rare after a disaster where adjusters come from all over the country.

Q: What do you do if your PA is not returning your calls?

A: If you're not having ongoing communications or getting status reports monthly, and you're not getting returned phone calls, confirm this in writing to the P.A., and ask to schedule a meeting to review your claim.

Q: What if you're still not satisfied with your P.A.?

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A: In most states, there are laws related to P.A. contract cancellation. If you're beyond the time you can cancel without compensating the p.a., you can terminate the P.A. and pay them the fee they've reasonably earned up to that point in time. If a fee dispute arises, you can go to mediation, or as last resort, litigation.

Q: Are contracts with Public Adjusters standardized?

A: In almost every state, a P.A. contract has to be approved by the state agency that oversees the insurance sector.

Q: How does a P.A. find me after I've had a property loss such as a fire?

A: Through the media, referrals, on-line services, fire department dispatching.

Q: Is there anything wrong with a P.A. soliciting you?

A: In California and possibly some other states, public adjusters cannot solicit your business

- While the loss is in progress
- Between the hours of 6 p.m. and 8 a.m.
- For seven calendar days after a disaster

After that, and in all other states, public adjusters are free to solicit your business but should be polite and respectful. Because most people don't know they can hire their own claim advocate, and are not familiar with the public adjusting business until they have a loss and may need one, solicitations are generally the way people learn about this option.

Q: Do insurance companies ever discourage claimants from hiring a Public Adjuster, and if so, why?

A: This happens all the time. Insurance companies want to control the situation and not deal with someone as or more knowledgeable than they are. Insurers are predisposed to minimize claim payments. Public adjusters are predisposed to maximize claim payments.

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To review Public Adjuster Licensing requirements or file a complaint, contact your state insurance department or visit the NAPIA website at www.napia.com

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