



Advisor > Homeowners Insurance

Advertiser Disclosure

Public Adjusters Help You Nail Homeowners Insurance Claims



Christopher Elliott, Jason Metz

Contributor, Editor

Updated: Sep 30, 2020, 7:00am

Editorial Note: Forbes Advisor may earn a commission on sales made from partner links on this page, but that doesn't affect our editors' opinions or evaluations.



Getty

Public insurance adjusters are worth their weight in gold. At least that's the assessment of Carole Lieberman, whose Los Angeles home was damaged by ash and soot after the Malibu Woolsey Fire tore through Southern California in 2018.



claim.

Unlike insurance company adjusters, who charge nothing extra to the policyholder, public adjusters are independent and charge between 10% and 20% of your settlement for their services. They work on your behalf to make sure you get what you're entitled to.


“My public adjuster is a champ who keeps fighting for me by proving to the adjuster that what we are asking for is valid,” says Lieberman, a physician. “We are up to over \$500,000 [in reimbursement] now and counting.”

Lieberman needed an adjuster because her large claim was getting lowballed by her insurance company. Hiring a public adjuster for any large, complex or expensive [home insurance](#) claim can pay off. Some say you should call an adjuster any time you feel your insurance company is shortchanging you on a claim.

Compare Home Insurance Providers in **Mount Sinai**

Homeowner	Zip	Age	Credit Rating	Currently Insured By	Update
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text" value="11766"/>	<input type="text" value="35-44"/> ▼	<input type="text" value="Excellent (720+)"/> ▼	<input type="text" value="Other"/> ▼	


Best matches (2) Click on 2 or more insurers below to compare quotes and maximize your savings.



Home Insurance from
\$35/mo - YA

[Details](#)

[SEE RATE >](#)



Get Better Home Insurance
rates in New York

[Details](#)

[SEE RATE >](#)

Advertiser Disclosure

How Does a Public Insurance Adjuster Work?

Unlike an insurance company adjuster, a public adjuster advocates exclusively for policyholders, says Tim Cornett, president of the Florida Association of Public Insurance Adjusters. They are licensed and trained insurance professionals.

“The financial interests of insurance companies are best served by convincing policyholders to accept the lowest compensation possible,” he says. “The financial interests of public adjusters are directly tied to the interests of policyholders to receive full and fair compensation on insurance claims.”

Cornett says public adjusters are often more thorough in their damage analysis than company adjusters. That's because of their training and also because their loyalties are to you, the policyholder, and not the insurance company.

He says there's no magic claim amount at which you should call an adjuster. Instead, consider a public adjuster when you feel you're not getting the full amount of your claim. A public adjuster can also help you keep track of paperwork and deadlines.

What Happens During a Big Homeowners Insurance Claim



one for additional living expenses.

Unfortunately, preparing and presenting a successful claim is a science. It requires a meticulous approach to ensure a fair settlement. An adjuster can explain the process during a confusing and stressful time and work on your behalf handling the meetings, e-mails, phone calls and paper documents that flow for a large claim.

“You’re at a disadvantage when you have major house damage or a total loss of your home,” explains James Guercio, owner of Rubin & Rosen Adjusters in New York. “You face a home insurance claims process that could easily stretch out for some time, require detailed paperwork and leave you mentally and physically exhausted.”

Making matters worse, most families know little or nothing about insurance, let alone the claims process. So on a large claim, they’re in unfamiliar territory and dealing with multiple insurance adjusters.

“Hiring a public claims adjuster will put you on an even playing field with your insurance company,” says Guercio.

Not every claim requires a public adjuster. Many claims are routine, and a company adjuster is more than capable of doing the job effectively.

“In most cases, a public adjuster is not needed,” says Jeff Zander, the CEO of Zander Insurance. “But an adjuster can be helpful or be worth their cost in the event of a very large claim or total loss of a home.”

And remember, you can always request another company adjuster if you don’t like the one assigned to you.

Where to Find A Public Adjuster

There are several ways to find a reliable public insurance adjuster.

A recommendation

A word-of-mouth recommendation is one of the best ways to find a reliable adjuster. If someone has done a good job for a friend or family member, chances are they’ll work hard for you. Good insurance adjusters often rely on word-of-mouth recommendations for new business—so if you know of a good public adjuster, tell a friend.

A regional association

A state organization such as the [California Association of Public Insurance Adjusters](#), the [Florida Association of Public Insurance Adjusters](#) or the [Texas Association of Public Insurance Adjusters](#) can guide you to one of its members. These associations often have strict membership requirements, and their adjusters must adhere to a code of ethics.

The National Association of Public Insurance Adjusters

The national organization for insurance adjusters [has a directory on its site](#) where you can find the closest member. Here, too, members must meet requirements and abide by a code of conduct.

Doing the Math on Public Insurance Adjusters

For any homeowners insurance claim, an adjuster may be able to point out claims money you’re entitled to that you didn’t even know about. After all, a homeowner can’t be expected to be an insurance expert. A public adjuster will also keep working when you’re exhausted by the whole process. By maximizing your claim, they can pay for themselves.

On a smaller claim, a public adjuster may be able to find language in your insurance contract that can make \$1,000 a \$10,000 claim—or more.

Sure, you can do all of the work yourself. But if you have a job or are recovering from a disaster, do you really have the time or energy?



Guides To Homeowners Insurance

[Best Homeowners Insurance Companies](#)

[New Homebuyers' Guide to Home Insurance](#)

[When To Hire A Lawyer For An Insurance Claim](#)

[How Much Homeowners Insurance Do I Need?](#)

[What Kind of Home Insurance Do You Need If You're Selling A Home?](#)

Hazards & Insurance

[What To Know About Wildfire Insurance](#)

[Should Earthquake Insurance Be Part Of Your Disaster Plan?](#)

[Guide to Flood Insurance](#)

[Make A Hurricane Insurance Plan](#)

[Is Your Home Insurance Ready For The Next Natural Disaster?](#)

Home Repairs & Insurance

[Home Insurance Claim For Roof Damage](#)

[Homeowners Insurance For Water Damage & Leaks](#)

[Does Homeowners Insurance Cover Mold](#)

[Home Insurance For Renovations](#)

Tips For Homeowners

[Homeowners Insurance Claim Mistakes](#)

[Watch Out For These Insurance Scams](#)

[Top Homeowners Insurance Tips You Really Need A Home Inventory](#)





Forbes ADVISOR

[Best Home Insurance Companies](#)

[Best Car Insurance Companies](#)

[Best Life Insurance Companies](#)

[Best Pet Insurance Companies](#)

Next Up In Homeowners Insurance

[When To Hire A Lawyer For An Insurance Claim](#)

[How To Make A Home Insurance Claim For Roof Damage](#)

[Is Your Home Insurance Ready For The Next Natural Disaster?](#)

More from

Travelers Home Insurance Review

By **Lucy Lazarony** Editor

Allstate Home Insurance Review 2021

By **Lucy Lazarony** Editor

Country Financial Home Insurance Review 2021

By **Lucy Lazarony** Editor

Auto-Owners Home Insurance Review 2021

 By **Lucy Lazarony** Editor

Lemonade Home Insurance Review 2021

 By **Lucy Lazarony** Editor

USAA Home Insurance Review 2021

 By **Lucy Lazarony** Editor

Forbes Advisor adheres to strict editorial integrity standards. To the best of our knowledge, all content is accurate as of the date posted, though offers contained herein may no longer be available. The opinions expressed are the author's alone and have not been provided, approved, or otherwise endorsed by our [partners](#).



Christopher Elliott

Contributor

Christopher Elliott is the founder of Elliott Advocacy, a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of numerous books on consumer advocacy and writes weekly columns for King Features Syndicate, USA Today, and the Washington Post. If you have a consumer problem you can't solve, contact him directly through his advocacy website. You can also follow him on Twitter, Facebook, and LinkedIn, or sign up for his daily newsletter.



Jason Metz

Editor



Forbes ADVISOR

former claims handler and fraud investigator, he's seen a lot, and enjoys helping others navigate the complexities and opaqueness of insurance. He has a B.S. in Criminal Justice from Kutztown University and an M.F.A. in Creative Writing from the University of California Riverside, Palm Desert.

Forbes

© 2021 Forbes Media LLC. All Rights Reserved.



-
- [AdChoices](#)
 - [Privacy Statement](#)
 - [Terms and Conditions](#)
 - [About Us](#)
 - [Send Us Feedback](#)
 - [Jobs At Forbes](#)
 - [Reprints & Permissions](#)
 - [Forbes Press Room](#)
 - [Forbes Quote of the Day](#)
 - [Advertise](#)