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Public Adjusters Help You Nail Homeowners Insurance Claims



Christopher Elliott, Jason Metz Contributor, Editor Updated: Sep 30, 2020, 7:00am

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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.



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claim.

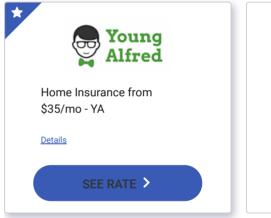
Unlike insurance company adjusters, who charge nothing extra to the policyholder, public adjusters are independent and charge between 10% and 20% of your settlement for their services. They work on your behalf to make sure you get what you're entitled to.

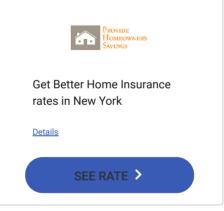
"My public adjuster is a champ who keeps fighting for me by proving to the adjuster that what we are asking for is valid," says Lieberman, a physician. "We are up to over \$500,000 [in reimbursement] now and counting."

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.



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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



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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?



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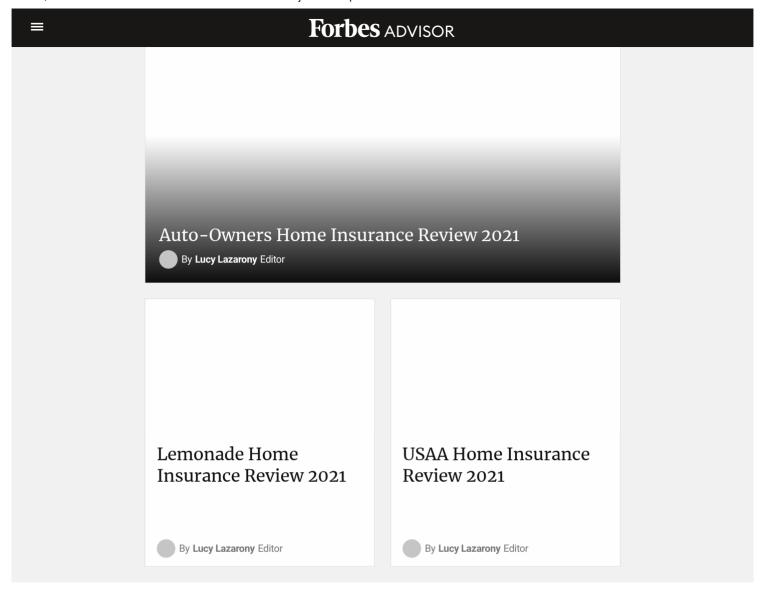
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Christopher Elliott is the founder of Elliott Advocacy, a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of numerous books on consumer advocacy and writes weekly columns for 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.



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