

What Is a Public Adjuster?

A public adjuster is someone that you pay to help you with your insurance claim. They have no relationship with your insurance company and charge a fee for their services. A public adjuster can assist with the claims process, but cannot get you more money than you are entitled to under your insurance policy and will not be able to get your claim settled any faster. You are simply paying them for a service.

Public adjusters may charge you as much as 15 percent of the total value of your settlement for their services. In other words, their fee will come out of your insurance claim. After a disaster, your state's insurance department may set the percentage that public adjusters are permitted charge. Keep in mind that your insurance company provides an adjuster at no charge to you.

If you decide to use a public adjuster, first check his or her references and qualifications by calling the Better Business Bureau or calling your state insurance department [1]. Make sure the adjuster is licensed in the state where the loss has occurred. Ask your friends and associates for the name of a public adjuster they can recommend. Avoid any public adjuster who tries to pressure you into signing a contract. And, be wary of public adjusters who go from door-to-door after a major disaster. Ask for references and check them carefully.

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[1] <http://www.iii.org/stateorganizations>