



SO WHAT IN THE WORLD EVEN IS A PUBLIC ADJUSTER?

- **A public adjuster is someone who works for a property owner against their insurance company in a property damage claim.**
- **Basically like a lawyer but in a very narrow field and with no law degree and we don't leave our clients with less than they need after getting paid.**
- **The goal of a Public Adjuster is to maximize the settlement of the property owner.**

- **Typically you are working with homeowners and commercial property owners.**
- **Most Public Adjusters are sadly poorly trained.**
- **In contrast the typical insurance adjuster that most people are aware of works for the insurance company. They are generally trying to minimize or deny the settlement the insurance company has to pay out.**
- **Insurance adjusters can cover a wide variety of different types of property losses beyond what a public adjuster deals with depending on their training. Typically they aren't well trained, often with only a few weeks of training or less, and the training they do get, a lot of that is how to minimize a claim.**
- **Typically this is an entry level position at an insurance company and most people don't tend to stay as adjusters either moving up the ladder or more likely moving to greener pastures. You can only take so much of telling people no when they are most vulnerable.**
- **Then there is a third type of adjuster called an independent adjuster. They work with insurance**

companies but unlike their in-house counterparts they are free agents who often work for multiple insurance companies.

- **Insurance companies typically use them in areas where having in house adjusters isn't feasible or when they need extra adjusters in an area such as after a hurricane or a flood.**
- **Because they don't work directly for insurance companies they always run the risk of being replaced as insurance companies try to pit independent adjusters against each other to get the lowest costs.**

SO WHY WOULD SOMEONE EVEN NEED A PUBLIC ADJUSTER?

- **As a property owner it is your job to demonstrate to the insurance company for what reason and why you need to be paid.**
- **This isn't the insurance adjuster's job, contrary to most people's beliefs.**

- The typical property owner, however, isn't prepared for this.
- They don't understand what their policy covers.
- They don't know what things cost to repair or fix.
- And often they don't have the time to figure it all out.

According to one study, Public Adjusters on Average increased 574% more money for their clients than people who went it alone vs taking what the insurance company is willing to pay.

Because most people don't know what their homeowner's insurance covers they try and rely on the insurance company to tell them if they have coverage or not.

BIG MISTAKE.

Homeowner's all the time say one wrong thing and have the insurance company say, "Sorry you're not covered for that." when they are.

Here is an example. "The Sewer backed up", the insurance company will deny you because they don't cover water damage from the sewer or they would call groundwater.

But that isn't what happened.

That water isn't from the sewer, it's your water from your home that was blocked that came back into your home.

The sewer almost never backs up, if that were the case all your neighbors would have the same problem.

There are hundreds of these little phrases that insurance companies will use to deny claims before they even get started, many of which the policy really does cover.

The claims that don't get outright denied are more often than not minimized.

**AS A PUBLIC ADJUSTER YOU STAND IN THE
GAP PROTECTING THE INTERESTS OF
HOMEOWNER'S AND COMMERCIAL
PROPERTY OWNER'S**