Public Adjusters Understanding Your Advocates

ASCEND construction group

After a major storm or property loss, most homeowners are introduced to a new world of insurance terminology, inspections, and conflicting information. One of the most misunderstood roles in this process is the "adjuster." Who they work for, what they do, and whether you need one are not always clear. That confusion alone can make an already stressful situation feel even more overwhelming.

Understanding the difference between adjusters and where they fit in the process is key to protecting your interests and making informed decisions.

What Is a Public Adjuster?

A public adjuster is a licensed professional who represents the policyholder, not the insurance company. Their role is to evaluate damage, prepare and negotiate the claim, and work to maximize the settlement based on the terms of the policy.

Key Characteristics

- Represents you, the property owner
- Not affiliated with the insurance company
- Typically paid as a percentage of the final claim settlement

Public adjusters step in as advocates, especially when a claim becomes complex, disputed, or unclear. Their job is to level the playing field between the policyholder and the insurance carrier.

Types of Adjusters Explained

Not all adjusters work for you. In fact, most do not.

- **Insurance Company Adjuster:** This can be a staff adjuster (employed directly by the carrier) or an independent adjuster (contracted by the carrier). Both represent the insurance company's interests and are responsible for evaluating the claim based on policy guidelines.

- **Public Adjuster:** Hired by the homeowner. Their responsibility is to the policyholder, helping ensure the scope of damage and settlement are accurate and complete.
- **Contractor:** Not an adjuster, but often deeply experienced in identifying real-world damage across roofing, construction, and mitigation. A knowledgeable contractor can identify missed items, provide accurate repair scopes, and support the documentation process, but they do not negotiate claims in the same capacity as a licensed adjuster.

When Should You Consider One

Not every claim requires a public adjuster. However, there are situations where their involvement can make a meaningful difference:

- Large or complex losses involving multiple trades
- Disputes over scope, pricing, or coverage
- Partial approvals or denied claims
- Situations where documentation and negotiation become time-consuming or technical

For straightforward claims with clear damage and cooperative carriers, a qualified contractor and standard process may be sufficient.

Benefits and Costs

Public adjusters can provide real value when used appropriately, but it is important to understand both sides.

- Helps maximize claim accuracy and potential payout
- Manages documentation, communication, and negotiation
- Reduces stress and time burden on the homeowner
- Costs typically 5 to 15 percent of the final settlement
- May not be necessary for smaller or simple claims

The decision often comes down to complexity. The more moving parts involved, the more valuable professional representation can become.

THE BOTTOM LINE

The insurance claims process includes multiple players, each with different roles and responsibilities. Understanding who represents you and who represents the carrier is critical. Public adjusters can be a powerful resource in the right situations, particularly when claims become complex or contested. At the same time, not every scenario requires one.

The goal is clarity. Whether working with a contractor, a public adjuster, or both, the focus should always remain the same: an accurate scope, a fair settlement, and a property restored the right way.