



How a licensed, qualified public adjuster can help you after Hurricane Harvey



IMPORTANT: TAPIA members statewide stand ready to assist Hurricane Harvey survivors. To find a TAPIA member serving your specific area, send email to TAPIA@mytapia.org or call 512-299-6680.

For survivors, there are so many things to tend to after a disaster like Hurricane Harvey. Not the least of which, for insured home and business owners, is documenting and proving their property and business losses for their insurance claim.

It is a daunting task. The typical policyholder doesn't have an in-depth understanding of the terms of their insurance policy. Few have experience with things like replacement costs or business interruption. They have no way of knowing, for sure, if they are getting a proper settlement offer from their insurance company.

That's why thousands of Hurricane Harvey survivors will turn to public insurance adjusters to help them file, prove, negotiate and settle their insurance claims.

What is a public insurance adjuster?

A public adjuster (PA) represents you—the policyholder—to prepare, present and settle a home or business property insurance claim. A PA works only for you—not an insurance company, not a roofing company, not a repair company, or general contractor.

A qualified PA has specialized expertise that can simplify and speed up the complicated, time-consuming process for settling a claim for property damage. Hiring a PA is an important protection for your rights as a policyholder.

What should I expect my PA to do?

1. **Carefully review your insurance policy.** A public adjuster makes sure your claim meets all the requirements of your policy. Insurance policies detailed and hard to understand. Policies can change from year to year and often require that insurance claims meet specific conditions. Your claim could be denied or reduced if it doesn't meet the conditions.
2. **Thoroughly document your loss.** The PA documents your loss and prepares your claim, including all estimates, inventories, photographs, and other factual information required to prove the extent of your loss.
3. **Work with the insurance company adjuster to agree on the proper amount owed to you.** Usually, the public adjuster and company adjuster settle the claim without controversy.

How much do public adjusters charge?

A responsible public adjuster usually bases his or her fee on a percentage of the final settlement—based on the size and complexity of the property loss and the time, energy, and expertise required to effectively represent you. Fees are negotiable. **Important:** In Texas, a PA's fee is capped at 10% of the settlement of the claim. Much like accountants, realtors, and other professional consultants, public adjusters offset their fees in the time they save their clients and in the amount of the claim recovery. The public adjuster does not receive a fee until the insurance company pays your claim.