

3 Reasons People **DON'T HIRE THEIR OWN ADJUSTER**

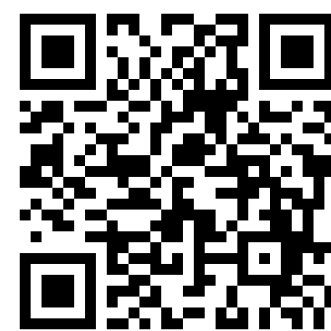


Perceived Simplicity or Minor Nature of the Claim

If the damage appears straightforward or minor, many people believe the process doesn't warrant professional help.

For instance, in auto claims involving a single damaged part or clear liability, policyholders often feel confident that direct negotiation with the insurer is sufficient and efficient.

-  FREE CLAIM EVAL (Snap QR)
-  Being Nice and Honest will Win



Desire for Speed and Control

Working with a public adjuster or attorney can introduce delays due to extra layers of communication, documentation, and legal review. Many prefer the direct control over the pace of the claim, communication with the insurer, and immediate decision-making, especially when urgency (e.g., temporary housing, car rental) is involved.



Afraid they won't have enough for repairs



Avoiding Fees & Retaining Full Payout

Hiring a public adjuster or attorney typically involves contingency fees—commonly between 10% and 33% of the final settlement. By handling the claim themselves, policyholders aim to retain the full insurance payout for repairs or replacement, maximizing the value of the settlement.



Afraid they won't have enough
for repairs



PUBLIC ADJUSTER VS ATTY FEES

	Public Adjuster (PA)	Attorney (Atty)
Role	Licensed to represent the policyholder in preparing, negotiating, and settling claims.	Licensed to practice law and litigate claims against insurers in court.
When to Hire	After a loss, when a claim is delayed, underpaid, or denied — before going legal.	When insurer refuses to pay fairly and legal action is necessary.
Fee Structure	10% – 35% of settlement (varies by state & claim size). Paid only if recovery is made.	33% – 40% of recovery (sometimes higher). May charge hourly fees/costs.
Payment Timeline	Typically faster — settlement often within weeks to months.	Litigation can take many months or even years.
Expertise	Damage assessment, estimating, and policy interpretation.	Legal strategy, bad faith claims, court action.
Best For	Maximizing settlement without going to court.	Forcing insurer to pay when negotiation fails.
Risk to Policyholder	Lower cost, less time, more collaborative approach.	Higher cost, longer process, risk of litigation stress.



Public Adjuster or Atty

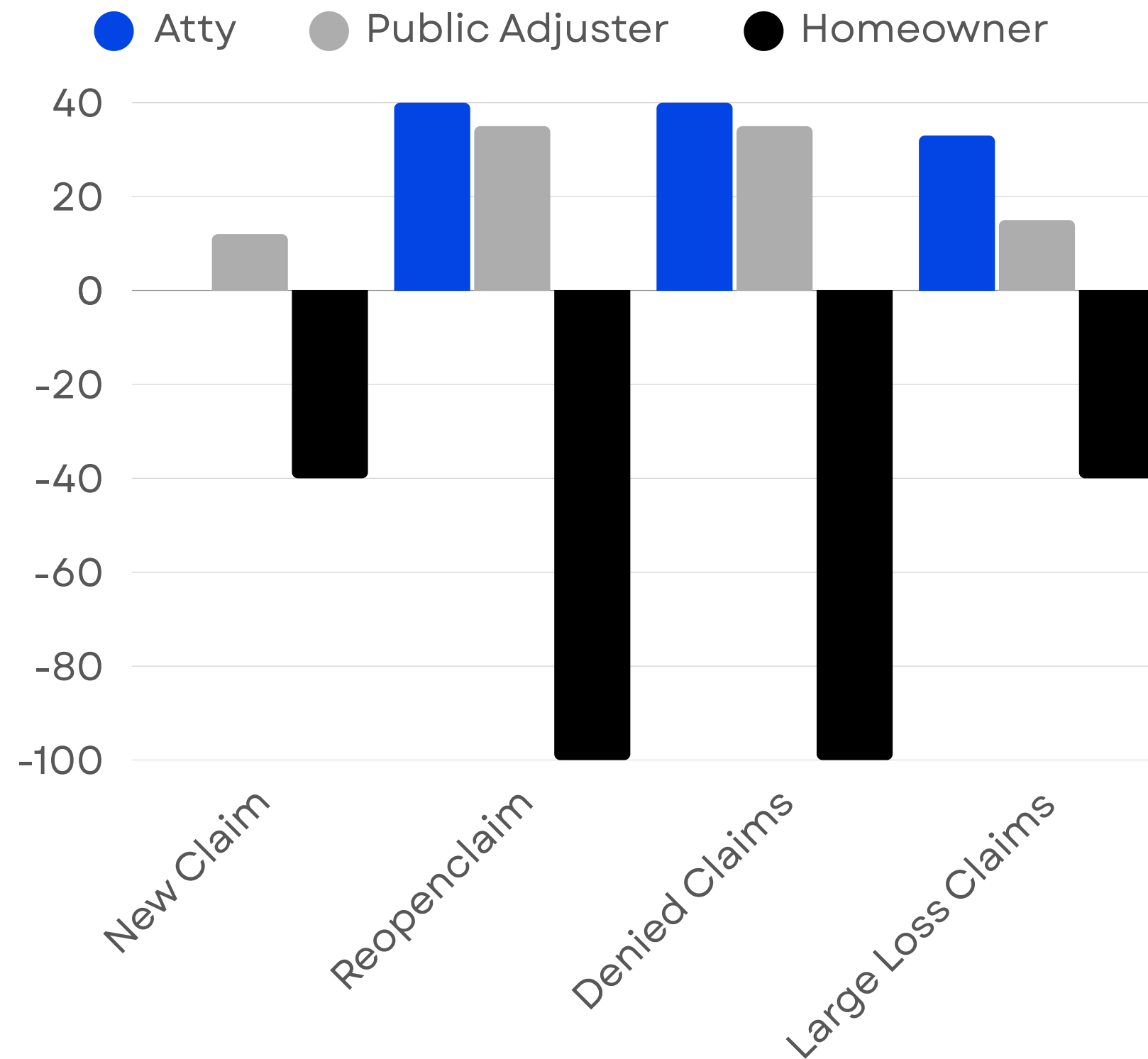
If your insurance company is delaying, underpaying, or denying your claim, you've got two main options for help: a Public Adjuster (PA) or an Attorney.

A Public Adjuster is a licensed professional who works directly for you (not the insurance company) to document damage, interpret your policy, and negotiate a fair payout.

They usually charge 10–35% of what they recover and often get results faster without going to court. **An Attorney**, on the other hand, steps in when negotiations fail and legal action is needed.

They can sue the insurance company, but fees are typically 33–50% of your settlement, and the process can take much longer.

WHY SO MUCH?



Small Recoveries = Small Payouts for PAs

Example:

- Reopened claim adds \$10,000 to original settlement
- PA fee at 20% = \$2,000
- From that, the PA pays:
 - Admin time
 - Inspections
 - Estimators or consultants (sometimes)
 - Licensing & E&O insurance
 - Marketing, lead gen, fuel, etc.

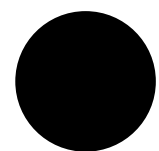
👎 Result: Margins get razor thin, or even unprofitable for small claims — especially if it drags out for months.

Studies show using a Public Adjuster can increase settlements by 2-3x compared to going alone



YOU'LL NEED THESE DOCS

 What to Include



Proof of Loss Letter

Confirms damages and locks in your claim amount.



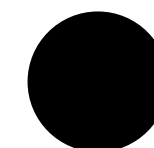
Supplement Request

Cites missing scope items with photos and code references.



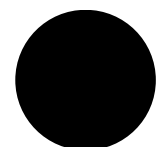
ALE Demand

Documents temporary housing, meals, and mileage with receipts.



Follow-Up/Deadline Reminder

References state insurance regulations requiring prompt responses.



Escalation Notice

Notifies the insurer of your intent to involve regulators or appraisal if delays continue.



💥 REAL-WORLD SCENARIOS TO WATCH OUT FOR

🚩 Red Flag: “We charge 25% of the total settlement.”

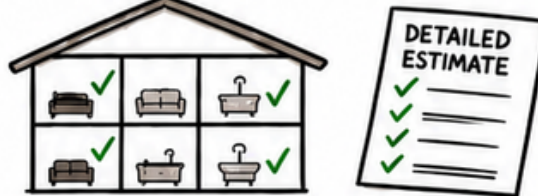
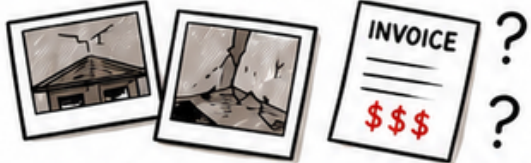
- Not illegal in a no-cap state, but abnormally high.
- Industry norm = 10–15%
- You can and should negotiate down

🚩 Red Flag: “We’ll take 15% of the whole amount – even the part your insurer already paid you.”

- Bad deal – you’re paying twice.
- You should negotiate to only pay on the new recovery amount.



HOW A CLAIM EVALUATION CHANGES THE CLAIM

NO CLAIM EVAL		CLAIM EVALUATION DONE									
 hours spent chasing answers	1 TIME 	 clear next steps, less guesswork									
 missed damage, missing line items	2 SCOPE 	 fuller review of damage and repairs									
 proof is incomplete or disorganized	3 DOCUMENTS 	 photos, estimates, and paperwork organized									
 you may settle too low	4 MONEY 	<table border="1"> <tr><th colspan="3">ESTIMATE REVIEW</th></tr> <tr> <td>INSURANCE OFFER</td> <td>vs.</td> <td>FULL SCOPE ESTIMATE</td> </tr> <tr> <td>\$15,000</td> <td></td> <td>\$22,450</td> </tr> </table> see if the estimate may be missing value DIFFERENCE \$7,450	ESTIMATE REVIEW			INSURANCE OFFER	vs.	FULL SCOPE ESTIMATE	\$15,000		\$22,450
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 confusing, frustrating process	5 STRESS 	 more clarity and peace of mind									
 not sure what is fair	6 CONFIDENCE 	 know where your claim stands									



A claim evaluation doesn't guarantee payment. It helps you understand your scope, paperwork, and whether your estimate deserves a closer look.



GET A CLAIM EVALUATION BEFORE YOU SETTLE



FREE CLAIM EVAL



11 WAYS TO BEAT YOUR ADJUSTER



WAYS TO BEAT YOUR ADJUSTER 1-3



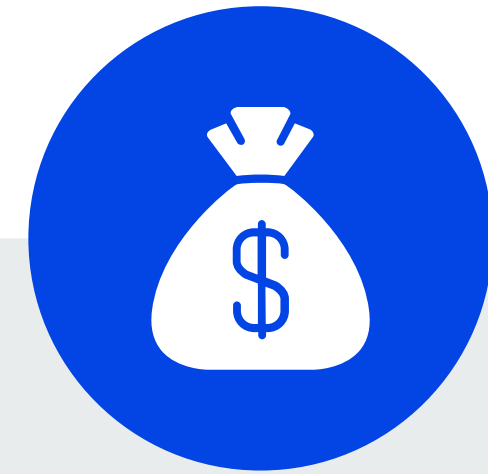
Coverage Snapshot & Map

Confirms limits, deductibles, ALE, Ordinance & Law → avoids “not covered” traps and surprise out-of-pocket.



Clock & Notice Checklist

Proper notice + calendared deadlines (proof of loss, suit limits) → no technical denials.



Evidence Kit

Photo angles, moisture logs, inventory sheets, receipts → undeniable proof that justifies a larger scope (more paid by carrier).

WAYS TO BEAT YOUR ADJUSTER 4-6



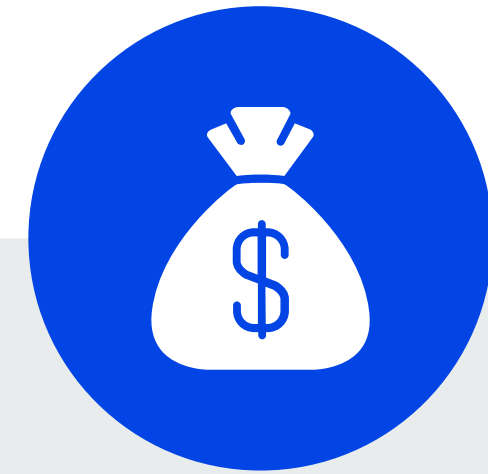
Code & Safety Inserts

Prewritten code citations (e.g., RRP containment, ventilation masking, pack-out) → shifts required tasks to the insurer's bill, not the homeowner's card.



Scope Builder (Xactimate-ready)

Room-by-room line items, common miss library (O&L, permits, contents handling) → stops under-scoping that leads to underpayment.



First-Submission Pack

Template cover letter + estimate + photos + code pages + ALE request → higher initial payout, fewer "go fish" delays.

WAYS TO BEAT YOUR ADJUSTER 7-9



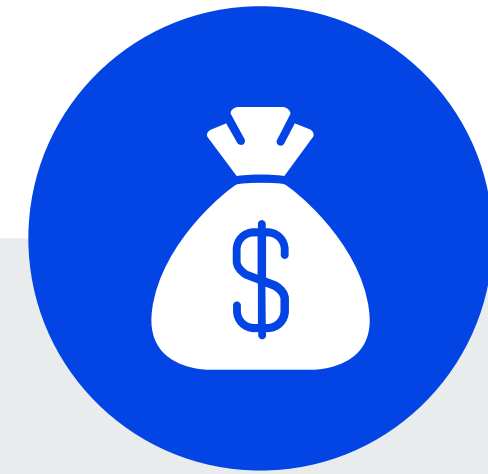
Inspection Day Playbook

Prep scripts, access list, on-site rebuttals to “wear & tear/no direct loss” claims → prevents lowball findings before they stick.



Supplement Pathway

Variance matrix to compare carrier vs. required scope + ready-to-send supplement email → captures missed items without homeowner spend.



Escalation Ladder

Appraisal/mediation triggers + regulator/complaint templates → pressure for fair resolution without the homeowner financing repairs.

WAYS TO BEAT YOUR ADJUSTER 10-11



Payment & Depreciation Release Checklist

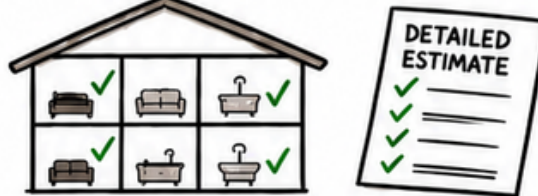
Endorsements, lienholder steps, RCV/RD timing → unlocks every dollar owed, faster.



Contractor & Draw Management

Draw schedule + “no swipe” plan using ACV/ALE → avoids loans/credit cards during repairs.

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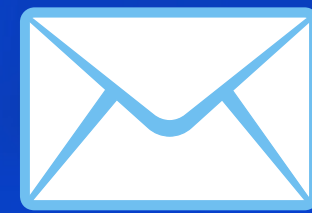


GET A CLAIM EVALUATION BEFORE YOU SETTLE



FREE CLAIM EVAL





FINAL TIP

Document everything, down to the call made and personnel you spoke to.

One of the biggest tricks insurers use is delay. They'll ask for more documents, more "clarification," or simply stop responding. That's why you need — letters and emails designed to cut through the stall tactics and force timely answers.

