



What is a public adjuster?

Policyholder help for a fee

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A public adjuster is an independent insurance professional that a policyholder may hire to help settle an insurance claim on his or her behalf.

Your insurance company provides an adjuster at no charge to you, while a public adjuster has no relationship with your insurance company, and charges a fee of up to 15 percent of the insurance settlement for his or her services. Note that while a public adjuster can assist with the claims process, he or she cannot get you more money than you are entitled to under your insurance policy.

If you're thinking of hiring a public adjuster:

- **Check the references and qualifications** of any public adjuster. Ask for recommendations from family and associates. Make sure the adjuster is licensed in the state where your loss has occurred, and call the Better Business Bureau and/or your state insurance department to check up on his or her record.
- **Avoid any public adjuster who pressures you** and, as always, read your contract carefully to make sure you understand it all before you sign.
- **Know the facts after a major disaster.** Your state's insurance department may set the percentage that public adjusters are permitted charge. Be wary of public adjusters who go from door-to-door after a catastrophe.

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