



Claim Comparisons: Hurricane Damage With and Without a Public Adjuster



Introduction

Dealing with your insurance company after suffering from property loss can be overwhelming and cumbersome. Moreover, counting the cost of property damage is a complicated process that requires specialized skill, expertise, and knowledge. Most professionals simply don't have the time needed to devote to the insurance claims process.

Some questions commercial property owners or managers might consider are:

- How do I know my insurance company is offering me a fair settlement?
- How do I know what my policy covers and what I'm entitled to?
- How do I find contractors who will take on my project?
- How much time is this going to take me?
- **What is a public adjuster and how can they help me?**

When thinking about working with a public insurance adjuster, consider the results:

Scenario:

*"A **Category 4** hurricane ripped through Southwest Florida bringing a wake of destruction along with it. Some wind gusts reached **140 mph**, creating widespread damage up to **60 miles** inland. A commercial property experienced damage to four of their condominiums roofs from fallen tree limbs resulting in bent shingles, holes and dents."*



Without a Public Adjuster	With a Public Adjuster
You file a claim with your insurance provider.	You file an insurance claim with your insurer.
The insurance company sends out their adjuster to investigate the extent of the insurance company's liability, often downplaying the scope of loss with the goal of ensuring the insurance company awards the insured as little as possible.	Your public adjuster reviews your insurance policy at length so they can have a comprehensive understanding of your policy , the legal terms, and complex provisions included.
The insurance adjuster documents surface damage , without investigating potential damage that may not be visible and could result in significant repair costs down the road.	The public adjuster visits the damaged property and investigates the full scope of damage including damages that may not be visible on the surface . Your public adjuster brings in partners with expertise in roofing, general contracting, and engineering to assist with determining repair costs based on the extent of damage.
The adjuster from the insurance company uses complex and confusing jargon, assessing that the total damages amount to \$60,000 to patch the existing roof. They assess your coverage and find that the damages do not exceed your deductible of \$80,000 and thus conclude that they are not liable .	The public adjuster builds a comprehensive assessment of damages, finding that the existing roofs are irreparable in their current state and must be replaced entirely. The public adjuster documents the extent of damages at 1,200,000 - exceeding the insurance adjuster estimate by \$1,140,000 . Because the public adjuster has extensive knowledge and expertise with insurance policies and damage assessments, the public adjuster is able to create a compelling case on behalf of the insured.
You review your claim, but the legal terms and provisions are complicated so you trust the insurance adjuster assessment.	Your public adjuster is able to successfully negotiate a larger insurance payout that covers the tear down and replacement of the roofs.
You research the contractors you need to repair your property but discover that the insurance company's quote for total damages only covers a small portion of the repairs and will only provide short term relief .	You receive recommendations from your adjuster on trusted partners that can repair the damages to your property.
The general contractors you hire to repair your property determine that the insurance company's assessment of damages is not a viable long term solution and recommend tearing off the existing roofs and replacing them entirely. The total cost of repair is \$1,200,000 .	Your properties roofs are fully replaced and your property is restored to its original condition .
The insurance company argues that the damage was not reviewed by an expert and therefore they will not cover the costs to repair the roofs .	

\$0

Total payouts without a public adjuster

\$1,120,000

Total payouts **with** a public adjuster

\$1,200,000

Total cost to insured

\$80,000

Total cost to insured

*Property owner is only liable for the cost of their deductible

Conclusion

Public insurance adjusters are licensed professionals that represent the policyholder - not the insurance company. They are experts in the details and language of insurance policies, which often include complex provisions, clauses and legal terms. Having an adjuster throughout the process not only protects the policyholder from any pitfalls due to inexperience but also eases the burden of the time-consuming process. Their advanced training and expertise allows them to maximize insurance claims so property owners can restore their properties to pre-loss condition. You work hard for your property and shouldn't settle for less than what you need to restore it completely - with a public insurance adjuster on your team, you won't have to.

If you're a property owner suffering from loss, we can help! We believe everyone has a right to fair compensation when their property is damaged by no fault of their own. We help guide conversations around reimbursement and serve as an advocate for our clients' best interests.

CONTACT US >






Our Team

When catastrophe strikes, who is looking out for you? At Raisman Claims Catastrophe Group, we believe everyone has a right to fair compensation when their property is damaged by no fault of their own. For the past 20+ years, we have worked with clients and contractors across the country to restore property after severe weather related damages. Our work and expertise spans across dozens of property damage claim types including claims related to extreme weather events, fire, water, smoke, vandalism, inventory loss, rent loss, and business income loss. For each claim, we assemble a unique team of subject matter experts including contractors, roofers, electricians, plumbers, and more. If you would like to lend your expertise to our team or know someone who has been impacted by a catastrophic event, please don't hesitate to [contact us](#).

Still have more questions about how we work? Check out our [Public Adjuster FAQs worksheet](#).

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