



Claim Comparisons: Hail Damage With And Without a Public Adjuster



Introduction

Dealing with your insurance company after suffering from property damage due to hail can be overwhelming and cumbersome. Moreover, quantifying 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 can take on my project?
- How much time is this going to take?
- **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 thunderstorm forms in northern Texas creating 1.75 inch hailstones that fall at speeds of 25-40 mph. The hail causes significant collateral damage to your commercial property, including damage to your roof and skylights, HVAC units, gutters, and downspouts.



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 their adjuster to investigate the extent of the insurance company's fiscal exposure and approximate dollar value when evaluating damages.	Your public adjuster reviews your insurance policy at length so they can have a comprehensive understanding of your policy , the legal terms, complex provisions, and endorsements included to strategize for maximum claim value recovery.
The insurance adjuster documents surface damage such as broken skylights, dented HVAC systems and collateral damages , but avoids investigating and documenting less obvious damages to roof surfaces that add significant monetary value to the claim.	The public adjuster visits the damaged property and investigates the full scope of damage, including damages that may not be immediately visible on roofs such as dents or fractures that have compromised the roofing system. Collateral damage to downspouts, HVAC units, soft metals and EFIS will also be inspected.
The adjuster from the insurance company uses complex and confusing jargon, assessing that the total damages amount to \$25K to repair the damage to your skylights and HVAC system and exclude the costs associated with roof replacement . They review your coverage and find that the damages do not exceed your deductible of \$32K and thus conclude that they are not responsible for any payment.	Your public adjuster brings in trade partners with expertise in roofing and general contracting to assist with verifying repair costs based on the extent of the damage. The partners also bring in their own construction consultant for estimating.
You review your claim, but the legal terms and provisions are complicated so you trust the insurance adjuster's assessment.	The public adjuster builds a comprehensive assessment of damages, finding that the extent of damage amounts to \$475K, exceeding the insurance adjuster estimate by \$450K . A licensed public adjuster has extensive knowledge and expertise with insurance policies and damage assessments. A public adjuster is able to create a compelling case on behalf of the insured.
You research the contractors you need to repair your property but discover that most contractors will not be able to make the necessary repairs with the quote given by the insurance company .	Your public adjuster is able to successfully negotiate a larger insurance payout that covers the collateral damage to your commercial property, including damage to your roof and skylights, HVAC units, gutters, and downspouts.
The general contractors you hire to repair your property discover additional damages that can't be seen on the surface. Additional repairs needed include replacement of gutters and downspouts, repairing of exterior walls, and replacement of your roof . The general contractor estimates the additional costs for repair to be \$225K .	You receive recommendations from your adjuster on trusted partners that can repair the damages to your property for the amount collected from the insurance company less the public adjusting fee's.
The insurance company argues that the damage was not reviewed by an expert adjuster and that the contractor is not licensed to negotiate claims in Texas. Therefore, they will not cover the costs to repair your property.	Your property is restored to its original condition with like kind and quality. It is also brought up to current building code.

\$0



\$475K

Total payouts without a public adjuster

Total payouts with a public adjuster

\$250K



\$32K

Total cost to insured

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. Hiring an adjuster when suffering from damage due to ice dams 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 allow them to maximize insurance claims so property owners can restore their properties completely. You work hard for your property and shouldn't settle for less than what you need to recover it post-damage - with a public insurance adjuster on your team, you won't have to.

If you're a property owner suffering from loss due to hail, 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 client's 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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