



## Dealing with public adjusters

**S**AY THE WORDS “PUBLIC ADJUSTER” to most cat or staff adjusters, and you’ll see the hair stand up on the back of their necks, followed by a stream of expletives.

However, to make a blanket statement all public adjusters are bottom-feeding scum-of-the-earth disaster chasers who would sell Grandma for a buck, is as unfair as stating that all independent catastrophe adjusters are blow-and-go folks, blowing into town after a catastrophic event, writing quick, sloppy estimates, then making a speedy exit while saddling local staff with a fistful of reopened claims.

If you’re unfamiliar with the term, a public adjuster is an adjuster-advocate for the insured. In states where adjuster licensing is required, the public adjusters are licensed as well. Once contractually retained by the insured, the public adjuster, or P.A., handles all claim settlement negotiations with the carrier’s designated adjuster. The settlement check is made jointly payable to the P.A. and the insured, and mailed to the P.A., who subtracts his/her commission—a contractually designated percentage of the payment—and forwards the remainder of the proceeds to the insured.