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# ADJUSTINGTODAY®

Adjusters International Limited

## FROM THE EDITOR

The role, and importance, of the public insurance adjuster in the eco-system of property insurance claims has often been misunderstood and underestimated. The modern property insurance claim landscape is rapidly evolving. Each year, numerous new exclusions and limitations to property policies are being added at an alarming rate. More challenging is that the methodologies and processes for adjusting claims, on the insurance carrier side, have shifted dramatically. Much of the claim handling responsibilities have moved from reliance on seasoned, well-trained insurance company adjusters to automation, technology, and numerous outside consultants.

Add to that the necessary involvement of brokers, attorneys, risk managers and contractors and you have a very complex world that policyholders, naïve of these complexities, are forced to navigate following a disaster.

In this issue of Adjusting Today, Luis Esteves and Joseph Harrington, CPCU, share the evolution of the public adjusting industry over the past 100 years and thoughtfully

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## Public Adjusters

*Key partners in property risk management and insurance*

*By Luis R. Esteves and Joseph S. Harrington, CPCU*

In 1921, Pennsylvania adopted the country's first law to regulate public insurance adjusters. The new Insurance Company Law launched big changes in public insurance claims adjusting and industry practices have evolved over the past 100+ years.

In the first decade after the law took effect, it was clear that fire insurance policyholders who hired public adjusters got better settlements for their property loss. At that time, the number of foreign-born property owners in the United States surged. That created a demand for translators to help these new policyholders understand insurance policy requirements and how they applied to a loss. Public adjusters were often involved in that process and earned a reputation as trusted advisers and empathetic advocates.



explain the importance and need for the public insurance adjusting industry in today's property insurance eco-system. The article explores the necessary and complimentary relationships of public insurance adjusters with brokers, attorneys, risk managers and contractors all working toward the same goal in resolving a claim. Our authors explain how the public adjuster works with each of these professionals to more thoroughly navigate the complex world of property claims and advocate for the insured to obtain a proper settlement.

**Ethan A. Gross, JD**  
Editor



For the next 30 years, the public adjusting profession grew steadily. So did the insurance industry. Insurance processes became more complex and public adjusters adopted various practices in response. But there were few, if any, common standards or methods in the public adjusting field.

Enter the National Association of Public Insurance Adjusters (NAPIA). Established in 1951, NAPIA is a professional association devoted to creating common standards of conduct and educating and supporting public adjusters as the industry has grown and changed over the years. Public adjusting has evolved beyond just evaluating a claim and interpreting a policy. The public adjuster skillfully navigates the client through the claims process, along with various third parties such as risk managers, attorneys, building experts, and brokers.

#### **Pivotal part of today's insurance claims team**

Public adjusters are familiar with a wide range of personal and commercial policies and coverages from all insurance markets. They are well-equipped to guide clients through the best sources of coverage, disputes with insurers, and situations when carriers don't acknowledge available coverage for a loss.

Also, public adjusters can be a bridge for policyholders with local claims resources like loss mitigation services, building experts and forensic accountants. Property owners and their insurance brokers may not be aware of these resources. These connections can make the difference between a smooth recovery and prolonged hardship.

The public adjuster's role has expanded to advising clients from before any damage has occurred through final payment when a loss is settled. Many public adjusters are integral members of risk management teams. They provide support with policy interpretations, managing expectations through claims processes, and exercising control over contractor costs.

#### **Broker's buddy**

Insurance brokers turn to public adjusters to help their clients understand how key provisions will apply in the event of a loss.

"As brokers, we play a vital role in procuring insurance for our clients, but we often step back during the claims process, ceding the handling of claims to the experts," explains CBiz Insurance Services vice president James Judd.

"Every day we see firsthand how professional adjusters have become invaluable allies, providing crucial support to policyholders in their times of need. Referring clients to public adjusters allows brokers to focus on their core mission while knowing their clients are in capable hands."

#### **Attorney's ally**

One might think insurance coverage attorneys would regard public adjusters as competitors. But many attorneys welcome the value public adjusters bring to the efficient settlement of claim disputes.

"Public adjusters provide comprehensive claim files with all the information needed to bring a dispute to resolution," says Javier Delgado of the Merlin Law Group. "It's much easier to make a case if a public adjuster assures the insured has met the policyholder

responsibilities after a loss. This includes timely and accurate responses to requests by the carrier and compliance with insurance law."

Preparation and coordination are especially important when dealing with complex business income claims.

"Business losses often include evaluations of both past and future revenues," Delgado says. "Working together, attorneys and public adjusters evaluate the loss and present the insured with a detailed explanation before submitting the loss with supporting documentation to the carrier."

"In my experience, insurers who get the completed work product of an attorney and public adjuster collaboration are more willing to pay on a timely basis. Clients benefit from the legal expertise of the attorney and the adjusting expertise of the public adjuster."

#### **Reliance of risk managers**

Risk managers and public adjusters typically operate at the opposite ends of a claim cycle. But those in the risk business also consider public adjusters indispensable partners of a risk management team—even if they've never adjusted a claim for that business.

According to Todd Thomas, president of Sigma Risk Management, "A good public adjuster will

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advocate for our mutual client to reach optimal recovery on the claim. A great public adjuster will work hand-in-hand with us to produce an outcome that protects the relationship with the current carrier." If an insurer cancels or doesn't renew a policy, risk managers value adjuster insight to assist with placing risk with new carriers.

#### **Contractor benefits**

At the opposite end of a claim cycle from risk managers, building contractors coordinate with public adjusters to ensure that proposed repairs make the most efficient use of insurance limits while adhering to building codes.

"As contractors, we are trained to inspect damage and come up with a solution and cost to repair it," says Parker Baker, vice president of Cotton Global Disaster Solutions, a restoration company. "We're not claims professionals and we're at a disadvantage providing clients with coverage advice."

"Many states restrict our participation in the actual claims process, but inevitably a client will ask us to defend our estimate as fair compensation under a policy," he adds. Having the counsel of a public adjuster helps produce a beneficial outcome for an insured.

#### **Advocacy still central**

"Many expectations have been added to the role of a public adjuster over the decades," says Greg Raab, a past President of NAPIA and director of consulting operations at Adjusters International.

"One thing still hasn't changed in all these years," he adds. "That's the basic need to assist clients with interpreting their policies and claim the different types of coverages they are entitled to."

"To this end, we focus on advocating for the insurance policyholder and offering empathy helping someone at their lowest point – after a devastating loss to their home or business."

"As the claims process continues to evolve and involve an expanding network of participants, the public adjuster's role as client advocate has only become more critical – serving as a steady guide from risk planning through recovery."

## ABOUT THE AUTHORS



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Mr. Harrington is an independent insurance writer and communications specialist. He served for over 20 years as communications director for the American Association of Insurance Services (AAIS). His work has been published in *Best's Review*, *Rough Notes*, publications of The Institutes, and elsewhere.



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## ABOUT ADJUSTERS INTERNATIONAL

Adjusters International was formed in 1985 when thirteen of the public adjusting industry's leading firms recognized the need for a unified, international network of highly skilled, licensed public adjusters. As losses grew more complex and far-reaching, these firms came together to ensure clients could access specialized expertise for any type of loss, anywhere, at any time.

Each regional office operates as an independent firm while also serving as an owner and partner of Adjusters International. This unique structure preserves strong local knowledge while promoting accountability, shared responsibility, and collaboration across the organization. The result is a cohesive network that combines the strength and resources of a national organization with the responsiveness and expertise of locally owned firms to deliver consistent, high-quality service across all markets.



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