

Why hire a PA?

Insurance policies require policyholders to prove their loss to the insurance company. Few people have the necessary expertise or experience to meet that burden. A public adjuster has studied insurance policies and is licensed by the State of Texas to represent policyholders as their claim advocate. PAs understand insurance concepts like replacement cost, actual cash value, business income loss, and other elements of a property loss that are critical to getting a fair and full settlement.



What should I expect my PA to do?

- Carefully review your insurance policy.** Insurance policies can be long, detailed, and hard to understand. Policies can change from year to year and often require that insurance claims meet specific terms and conditions to be approved or paid in full. A PA makes sure your claim meets all the requirements of your policy.
- Thoroughly document your loss.** The PA will prepare your claim, including all estimates, inventories, photographs, and other factual information that is required to prove the extent of your loss. They prepare and submit your *Proof of Loss* to your insurance company, if required.
- Work with the insurance company adjuster to agree on the proper amount owed to you.** Usually, your PA and company adjuster settle the claim without controversy.



**Texas Association of
Public Insurance Adjusters**

Website: mytapia.org
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**One tragedy
is enough.**

**What's worse
than losing
your home or
business to a
fire, tornado,
hurricane,
flood or other
disaster?**

**Not getting
a full and fair
insurance
settlement
for your loss!**

**Get the facts about
public adjusters.**

Q&A What is a public insurance adjuster?

A public adjuster (PA) represents the insured home or commercial property owner (the policyholder) to prepare, present and settle a property insurance claim. A qualified PA has specialized expertise that can simplify and speed up the complicated, time-consuming insurance claim process for property damage from fire, windstorm, hail, floods, hurricanes, and other disasters.

A PA works *only* for you—not an insurance company, not a roofing company, not a repair company, or general contractor. A PA is an important protection for your rights as a policyholder.

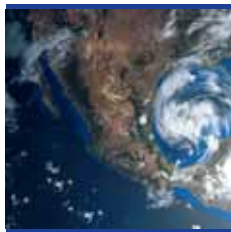


When handling your claim for property loss, insurance companies use their own claims adjusters or sometimes contract with independent adjusters. Their job is to represent the insurance company's interests. Again, the public adjuster works *only for YOU*—the policyholder.



TAPIA is here to help!

Don't let your insurance claim be the next disaster. Get an expert – call a TAPIA member!



Whether it's property damage from fire, severe weather or another disastrous event, TAPIA members are committed to protecting the rights and interests of insured home and business owners.

To get the claims process off to a smooth start, it's a good idea to discuss your loss with a public adjuster as soon as possible after the damage occurred.

To find a TAPIA member near you, go to **Find a TAPIA Member** on our website:

www.mytapia.org

How much do PAs charge?

Responsible public adjusters often base their fees on a percentage of the final settlement—based on the time, energy, and expertise required to effectively represent their client.

Important: *In Texas, a PA's fee is capped at 10% of the settlement of the claim.*

Fees are negotiable and are usually based on the size, location, and complexity of the property loss. Some public adjusters charge flat or hourly rates, but the total fee may not exceed 10% of the settlement of the claim.

Much like accountants, realtors, and other professional consultants, public adjusters offset their fees in the time they save their clients and in the amount of the claim recovery. The public adjuster does not receive a fee until the insurance company pays your claim.



What if a contractor offers to handle my insurance claim?

By law, contractors—including roofing and restoration contractors—may not negotiate your claim with your insurance company.

And, contractors may not hire adjusters to handle your claim. Insurance adjusting—especially public adjusting—requires special training and a license issued by the Texas Department of Insurance.

What if I have a complaint?

Search for “file a complaint” on the Texas Department of Insurance website. Or call TDI's Consumer Help Line at 800-252-3439 to register a complaint about a PA.



The Texas Association of Public Insurance Adjusters promotes the highest standard of professional and ethical practice in the field of public adjusting. TAPIA members are the leaders in the industry.

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Who regulates Texas PAs?

The Texas Department of Insurance (TDI) is the state agency that regulates public adjusters. As in most states, *Texas public adjusters are required to be tested, licensed, and current on continuing education requirements.*



To qualify for a license, a PA must demonstrate significant knowledge and competence in

a broad range of areas related to property insurance, claims settlement, and pertinent laws and regulations.

TAPIA also plays an important role in assuring that Texas public adjusters meet high standards for professional knowledge, competence, and achievement.

Go to www.mytapia.org to find a TAPIA member and learn more about public adjusters.