



## Public Adjusters

By [Wes Baldwin](#)

### Have you Suffered a Loss Due to Fire, Flood, Natural Disaster, etc.?

The difference between a Settlement (*at possibly a fraction of your loss*) and recovery of your investment could well be your decision to let a professional navigate the intricate and rigorous steps required to prove the extent of your loss to your insurance company.

Your Insurance Company's Adjuster can handle the claim, but *your policy requires that you prove the value of your loss*. If you do not have the expert leadership of a public adjusting firm you may end up accepting a settlement that is actually far less than the loss you have suffered.

*An insurance Company adjuster is retained, paid and instructed by the insurance company, not by you. He might be happy to settle your claim. He might offer what appears to be a quick, efficient and painless settlement. But you may end up with less than what you consider to be the full value for your loss.*

That is where a professional property-loss recovery consultant, sometimes call a public adjuster can make the difference.

A property-loss consultant works for you, the insured. Their knowledge and expertise will net you the maximum reasonable recovery you are entitled to receive under the provisions of your policy. This saves you time and money, because they know the exacting demands required to prepare your claim correctly. A thorough, accurate claim will be processed quickly, and this usually means a faster, more generous check to you.

A Professional Property-Loss Consultant has a vested interest in providing you with optimum results because they get paid when you do. Their fee, is usually based on a small percentage of your total settlement. And, because they will obtain a greater reimbursement than you would working alone, is actually absorbed by this healthier settlement-so the service can end up costing you nothing.

Public Adjusters are Experts at documentation. Professional Documentation ensures your greatest recovery.

*Here are a few key questions: Will your interpretation of the loss and damage be the*

same as the insurance company's adjusters? Am I skilled in documentation and evaluation?

Public Adjusters are trained to document, prepare, and present your claim so that you get the full advantage of your policies protection.

A Professional Property-Loss Consultant will fully examine all of the technical provisions of your policy to make sure that you get maximum benefit from the coverage you have purchased. An adjuster is a Fact Finding Professional.. they will make on site inspections and thoroughly document your loss, including inventory, building damage, loss of income, and other kinds of losses, in order to be certain nothing is left out.

After you review and approve the documentation being submitted, the Property-Loss Consultant will meet with your insurance company's representative to present and explain your claim in great detail. This personal service and a

Consultants Professional Reputation for accuracy and fairness will often spell the difference between simply surviving your loss and actually recovering from it.

*Property Loss Consultants are not attorneys, however, many attorneys recommend their professional assistance in property claim settlements.*

Public Adjusters specialize in the adjustment of property losses. When appropriate, they work directly with your attorney, who is your best authority on legal questions. Your attorney will appreciate the fact that we can provide him with clear, concise, and complete documentation of the loss. This allows your lawyer to represent your legal interest more effectively.

Here's the most important question you should ask yourself:

*Should I engage the services of a Public Adjuster (professional property-loss consultant) to settle my loss?*

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