

# The 3 Things a Public Adjuster Does Better Than the Average Homeowner

*A good public adjuster understands both sides of the claims process. They know about insurance & insurance policies plus they know about construction & repair.*

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/EINPresswire.com/ -- "No one wants to come home to an issue with their home - something like an overflowing toilet or a tree branch through the roof. Even if they have homeowners insurance, they still have an uphill battle ahead because most homeowners know nothing about filing an [insurance claim](#)," says Lee Anderson, owner of [Aftermath Adjusters & Consulting](#), LLC.



The insurance claims process is long and arduous. It starts with filing a claim, but includes proving the cause of damage, inspecting the property, determining the costs of repair, and negotiating a settlement. That's why it makes sense to hire a professional.

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*J. Lee Anderson*

According to Anderson, homeowners want a public adjuster on their side because of what they can do to make the process smoother and faster, while getting the payout they need to make the repairs.

## #1: [Public Adjusters](#) Understand the Necessary Paperwork

When filing a claim, insurance companies have a specific process with specific documentation that needs to be provided at specific times. This documentation shows not only the damage to the property, but must prove why the damage occurred, what repairs are needed, the cost of the repairs, and why the damage is covered under the policy - plus a whole lot more.

“For most homeowners, the documentation is just too overwhelming,” says Anderson. “That’s why many turn to a public adjuster. They know what the insurance company needs from inventory lists to photographs to estimates to third-party reports. Without the right paperwork, the homeowner isn’t going to get the settlement they need - if they get a settlement at all.”

## #2: Public Adjusters Have the Time

“Although it is possible to figure out the paperwork, most homeowners don’t have the time it takes to get the job done correctly. It’s not unheard of for homeowners to put in several hours a day trying to get the claim to settle - and this is on top of their regular job and family,” says Anderson.

The job of a public adjuster is to handle the claim process from start to finish. In addition to preparing all the documentation needed for the claim, they will also:

- Coordinate and attend inspections
- Prepare a professional estimate of repairs needed
- Deal with the insurance company
- Negotiate a settlement
- Handle denials or underpayments

“A good public adjuster understands both sides of the claims process. They know about insurance and insurance policies plus they know about construction and repair. Not too many homeowners can say the same thing. In most cases, it is better to have a professional advocate on their behalf.”

## #3: Procure More Accurate Settlements

“Many homeowners think they know what damages have occurred and how much it will cost to fix the problem. However, they are often wrong,” states Anderson. “It’s easy for a homeowner to get the estimate wrong since they don’t do this every day.”

Homeowners are more likely to miss such things as:

- Discovering all the damage caused by the event
- Cost to remove old materials
- Inflationary costs of materials
- The need to replace rather than repair

“Without fully understanding the costs, the homeowner isn’t likely to get the settlement they need to make full repairs. When dealing with a property damage claim, it makes sense to have it handled by someone with the appropriate knowledge, expertise, and time to get it done right.”

About Aftermath Adjusters & Consulting

Aftermath Adjusters & Consulting, LLC a public adjuster firm with 50+ combined years of

experience who advocate for homeowners when negotiating and appraising an insurance claim. Public Adjusters are licensed and trained insurance claims adjusters who work with claims from the initial inspection, gathering and providing the insurance company the documents needed to fully investigate a claim, preparing a professional estimate, negotiating the claim, and meeting at all on-site inspections. Aftermath Adjusters & Consulting has experience with hurricanes, floods, fires, mold, water damage, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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