

# 10 Questions Every Florida Homeowner Should Ask Before Hiring a Public Adjuster

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EINPresswire.com/ -- Before learning how to hire a [public adjuster](#), homeowners need to understand what a public adjuster can do. According to Lee Anderson, owner of [Aftermath Adjusters & Consulting](#), LLC, "A public adjuster is someone in the

homeowner's corner who can help them with the claims process. The public adjuster's job is to assess the damages to the home, create the needed documentation of those damages, file the claim, and then negotiate on behalf of the homeowner with the insurance company."



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Not all public adjusters are created equal”

*J. Lee Anderson*

For homeowners needing help with the claims process, finding the right public adjuster is critical. However, as Anderson says, “Not all public adjusters are created equal.” That’s why he recommends that homeowners ask the following 10 questions of prospective public adjusters.

Question 1: What is the Length of Time the Public Adjuster Has Been in Business?

“Always look for someone with a track record,” explains Anderson. “Homeowners want someone with experience handling all aspects of a claim.” What happens if a public adjuster doesn’t have enough experience? “It’s too easy to miss issues during the initial inspection or not understand the proper way to fill out the paperwork. A homeowner is no better off with a novice public adjuster than they are on their own.”

Question 2: Is the Public Adjuster Licensed for Florida?

Homeowners want to be sure that they work with a public adjuster that has a license, but not just any license. “Always use a public adjuster licensed for Florida,” states Anderson. “Those with

this license will have at least the general level of competency required by the state.”

Question 3: Is the Public Adjuster Part of a Team?

“When a homeowner uses a public adjuster that is part of a team, they get more experience and knowledge than one person is likely to have on their own,” says Anderson. Having the knowledge of several people combined with lead to better overall results for the homeowner.

Question 4: Is the Team Experienced With the Homeowner’s Claim Type?

There are many different types of insurance claims, and each type requires a different skillset. When working with a Florida public adjuster, the homeowner can feel confident that the team knows how to handle common Florida occurrences like tropical storms or hurricanes. However, not all claims are typical. If the homeowner has a more unusual claim, like fire damage due to a shared wall in a condo, they should be sure the public adjuster has experience with this before hiring them.

Question 5: Does the Adjuster Have Experience Working with Mortgage Lenders?

Many Florida homeowners still have a mortgage. Even during the claims process, the lender may want to receive their monthly funds. “A public adjuster can help be the go-between with the mortgage company during this trying time,” states Anderson.

Question 6: What Are the Fees and How Are They Paid?

Public adjusters get paid when the claim is settled. This payment is a percentage of the claim. Florida law states that a public adjuster can only receive 10% of a declared emergency claim and no more than 20% of other claims. Anderson warns, “It is not legal for a public adjuster to ask for money up front. If this happens, homeowners should find someone else to help.”

Question 7: Does Someone on the Team Prepare the Claim?

“Some public adjuster firms outsource portions of the work, including claim preparation,” states Anderson. Unfortunately, if this happens, the homeowner can’t be assured that they are receiving the same level of experience as the public adjuster they hired. Homeowners may want to consider finding a public adjuster that does not hire freelancers for any portion of the claims process

Question 8: How Involved Is the Homeowner During the Claims Process?

“There are several different ways a public adjuster can operate, from allowing the homeowner to be part of all the communications to a completely hands off approach. Neither one is right or wrong. However, it is important for the public adjuster and homeowner to both feel comfortable and understand what is expected of them,” says Anderson.

However, regardless of how involved a homeowner wants to be, they should always be sure that they are kept in the loop. This includes knowing where they are in the claims process, what inspections have happened or are upcoming, and any experienced issues or delays.

Question 9: How Busy Is the Public Adjuster With Other Claims?

The purpose of hiring a public adjuster is to have someone who has the time and resources to put toward a homeowner's claim. If the team has too many other clients, the homeowner may not get the attention they deserve. "This can be a real problem, especially during a declared emergency, such as a [hurricane](#)."

Question 10: Is the Public Adjuster Able to Provide Local References?

A public adjuster who has been in business in Florida should be able to provide a list of references from satisfied clients. "If they do not have that list or are unwilling to share names for whatever reason, a smart homeowner will find another team to hire," states Anderson.

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, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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