

# Why Use a Public Adjuster?

Many people are familiar with the concept of an insurance adjuster. In North Texas, it would be a near miracle to not have at some point worked with an insurance adjuster. However, the same isn't true for a public adjuster.

In simplest terms, public adjusters are those who represent the interests of the "public" or "insured" while insurance adjusters represent and adjust for the insurance company. As is true for all Texas insurance adjusters, all Texas public adjusters are required to be licensed by the Texas Department of Insurance.<sup>1</sup>

In adjusting, the public adjuster can be considered a white glove service in relation to the claim. They will file the claim for the homeowner, handle all of the communication, meet with all insurance delegated adjusters and engineers on the claim, and negotiate the settlement to certify all damage is paid for applicably in relation to the policy.

So why hire one of these Public Adjusters for your claim? Well, here we need to delineate two different categories. Regular residential asphalt roofs and what we call "designer roofs."

According to USA Today, the average pay out from insurance for an asphalt roof is \$12,000.<sup>2</sup> In Texas this number is likely closer to \$15,000 on average. While there's much less data on the average cost of a "designer roof", in our experience a 45 square slate roof averages a payout of around \$225,000 - \$275,000.

It's not only the cost but also the niche and idiosyncratic nature of these designer roofs. They are very uncommon in relation to asphalt and a large amount of expertise is needed to truly understand and assess these roofing systems.

Insurance companies not only don't want to pay such large amounts, they also don't know these unique systems nearly as well. This is why they hire outside adjusters and engineers to assess the claims.

So, in answering the question of "why hire a public adjuster?", the clearest reason is that Public Adjusters are the only ones with the policy holders' interests and the essential roof and insurance knowledge to communicate with the insurance.

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<https://www.tdi.texas.gov/tips/public-adjusters.html#:~:text=The%20adjuster's%20role,to%20you%20about%20your%20claim.>

<sup>2</sup> <https://www.usatoday.com/money/blueprint/home-insurance/roof-damage-claim/>

This may prompt a question, “why can’t you the contractor do that? Don’t we know these roofing systems?” While in a sense we’re able to do such, ever since 2013<sup>3</sup> it has been abundantly clear that contractors ought to steer as far away as possible from “pursuing” conversations with insurance companies about scope and extent of damage.<sup>4</sup>

Thus, to avoid any legal confusion and strife, we at priority always use a PA on designer and commercial claims and pay the 10% PA fee from our own profits. We see this as a win-win. The homeowner gets the best possible handling of their claim from vetted professionals with their sole interest in mind; and we at Priority make sure everything we do is above board.

We hope that even this act of personally paying a public adjuster to ensure the right steps are being taken will show our customers how dedicated we are to doing the right thing, no matter the cost.

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<sup>3</sup> <https://www.jdsupra.com/legalnews/why-texas-contractors-should-watch-lon-57020/>

<sup>4</sup> For an update on this, see:

<https://www.brown-ohaver.com/blog/unauthorized-practice-of-public-adjusting-verdict-upheld>