

# Using a Public Adjuster



Consumers 1-800-686-1526 • OSHIIP 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

## **What is a public adjuster?**

A public adjuster is an insurance claims adjuster who is employed by the policyholder for appraising and negotiating an insurance claim. Aside from attorneys and the broker of record, public adjusters licensed by State Departments of insurance are the only type of claims adjuster that can legally represent the rights of an insured during the insurance claim process.

## **What are the other types of insurance claims adjusters?**

Staff adjusters are employed by the insurance company. Independent adjusters are independent contractors hired by the insurance company. These adjusters represent the insurance company during the claims process.

## **Who regulates public adjusters?**

The Ohio Department of Insurance regulates and licenses all public adjusters that do business in the state of Ohio.

## **How many public adjusters are there in Ohio?**

There are more than 150 public adjusters licensed to do business in Ohio.

## **Where can I find a list of licensed public adjusters?**

There is a list located on the Ohio Department of Insurance's website. You can access that list here: <https://secured.insurance.ohio.gov/agent/scripts/pialist.asp>.

## **What kind of claims can a public adjuster assist with?**

A public adjuster can assist with claims dealing with but not limited to flood, fire, wind damage, vandalism or theft, and business interruption.

## **What are the benefits of hiring a public adjuster?**

Provide assistance for large or total losses – A public adjuster can provide inventorying and documentation services if the insured would desire such assistance.

Provide assistance for business-related losses – A public adjuster could assist in the claims filing and documentation process if the insured business owner has difficulty juggling the demands of business recovery and the claims process.

## **What are the drawbacks to hiring a public adjuster?**

The insured must pay the costs of hiring the public insurance adjuster. Having a public adjuster adds another level of communication which can complicate/delay matters.

The adjuster cannot provide any repair or replacement services for the insured, other than assisting in the reconciliation of the claim with the insurer.

## **How much will hiring a public adjuster cost?**

It depends, but fees typically cost between 5 and 15% of the settlement offer.

## **Where can I get more information on public adjusters?**

More information on public adjusters can be found at the Ohio Department of Insurance's website, [www.insurance.ohio.gov](http://www.insurance.ohio.gov) or by calling the Department's Consumer Services hotline at 1-800-686-1526.

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