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Carrier Adjuster vs. Public Adjuster

Who represents whom — and what each role can actually do in a Texas property claim.

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The key difference: Who does the adjuster work for?

The insurance company's adjuster works for the carrier. A licensed public adjuster is hired by the policyholder.

INSURANCE COMPANY ADJUSTER

- Works for the insurance company handling the claim.
- Investigates the loss and prepares or reviews the carrier's estimate.
- Applies the insurer's claim procedures and policy interpretation.
- May request documents, inspections, estimates, or additional information.
- Their estimate is not necessarily the last word if you disagree.

LICENSED PUBLIC ADJUSTER

- Works for you, the policyholder, under a written contract.
- Documents and presents your claim and communicates with the carrier.
- Can identify missing scope, support supplements, and negotiate settlement.
- Can help you understand the claim process and organize evidence.
- Cannot give legal advice or guarantee the carrier will pay a specific amount.

WHEN A PA MAY BE WORTH A CONVERSATION

- The carrier's estimate appears incomplete or far below repair estimates.
- Damage was denied, missed, or attributed to another cause and you have supporting evidence.
- The claim has multiple trades, contents, business income, or complicated documentation.
- You are overwhelmed by inspections, supplements, paperwork, or repeated carrier requests.

You may disagree with an insurance estimate and provide supporting documentation.

A disagreement does not automatically mean the carrier acted improperly — it means the claim may need another look.

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