PA vs. Appraisal vs. Attorney

Which lane fits the dispute? A simple comparison for Texas policyholders.

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Different dispute = different professional

These roles can overlap around facts, but their authority and purpose are not the same.

PUBLIC ADJUSTER

CLAIM ADVOCACY

- Works for the policyholder.
- Documents, presents, supplements, and negotiates the insurance claim.
- Best when the claim needs active management or the carrier missed/denied scope.
- Cannot give legal advice or force a settlement.

APPRAISAL

AMOUNT OF LOSS

- A policy-based valuation process.
- Each side selects an appraiser; an umpire may be involved.
- Best when the main dispute is how much covered damage is worth.
- Does not decide legal coverage questions.

ATTORNEY

LEGAL RIGHTS

- Provides legal advice and representation.
- Best for legal coverage disputes, statutory issues, litigation, or rights/deadlines.
- May evaluate claims handling and legal remedies.
- Only a licensed attorney can advise on your legal rights.

QUICK DECISION GUIDE

“My estimate is missing damage or the claim needs to be reopened/supplemented.”	**Start with a PA conversation.**
“Coverage is accepted; we disagree mainly on scope or price.”	**Review appraisal and PA options.**
“The carrier says the policy does not cover this loss, and legal rights are at issue.”	**Consult qualified legal counsel.**

The right question is not “Who is strongest?” — it is “What issue actually needs to be resolved?”

Educational information only • Source: Texas Department of Insurance (TDI) consumer guidance
Policy language and individual claim facts control. This material is not legal advice.

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