

PUBLIC ADJUSTERS AND YOUR CLAIM

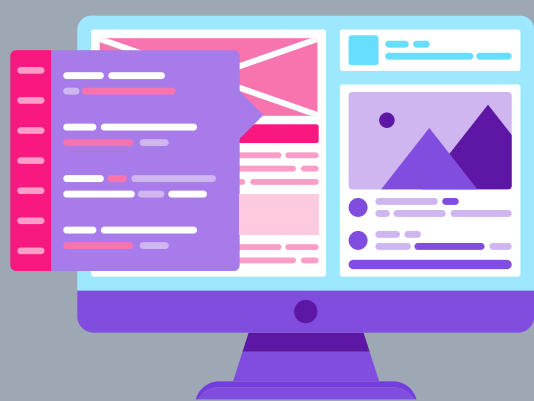
Know & Check Before You Sign!

WHAT IS A PUBLIC ADJUSTER?

PA's are professional claims adjusters who represent the policyholder in their insurance claim. PA's are paid a percentage of your claim recovery or an hourly rate.



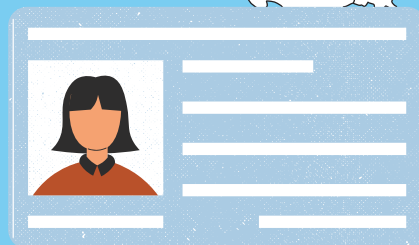
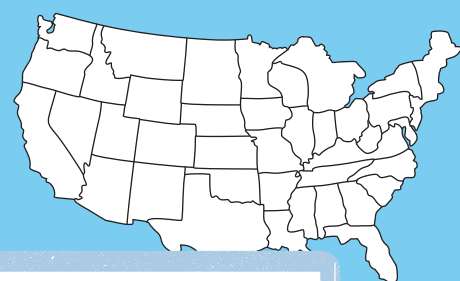
HOW TO FIND A REPUTABLE PUBLIC ADJUSTER



Each state has a directory. You can also check the website of the National Association of Public Insurance Adjusters... (www.napia.com)

HOW DO I PROTECT MYSELF?

PA's help adjust your claim only. They should not also do the repairs or be your contractor. In some states doing so is illegal.



CHECK AND VERIFY

First, decide if you need a PA to assist or if you want to work directly with your insurer. If you do hire a PA, ask for references. Also check your State Department of Insurance and Better Business Bureau.

**We all pay for insurance fraud.
Check and verify before you sign any contract.**



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