

Questions to Ask Before Hiring a Public Insurance Adjuster

Hiring a public insurance adjuster benefits many individuals who are fighting an insurance claim. Insurance companies use a variety of tactics to delay or deny the payment of a claim, and the adjuster can be of great help at this time. Here are some questions that should be asked before hiring a public insurance adjuster.

1. **What types of claims are handled?** Insurance comes in many forms, and the same is true of insurance claims. When hiring an adjuster, make certain they have handled claims of a similar type. If you are a homeowner and you are filing a homeowner insurance claim, the adjuster should handle homeowner insurance claims. Similarly, if you are a business and you are filing a business insurance claims, the adjuster should handle business insurance claims. This information may also be found on the company website in many cases.
2. **Is the company licensed within the state?** State insurance departments maintain a list of companies that are currently licensed. They tend to be the agency overseeing the licensing of public adjusters in the different states. You can determine if a public insurance adjuster is licensed in the state by searching at <https://sbs.naic.org/solar-external-lookup/>.

Type in the following into the website search.

Jurisdiction: Hawaii

Licensee: Public insurance adjuster's First and Last Names

Their license information should be provided. If not, the public insurance adjuster is not licensed to work in Hawaii and you should not hire them.

3. **How long has the company been in business?** Although this should not be the deciding factor, the information ought to be obtained. The experience of the adjusters working within the firm needs to likewise be taken into consideration, as an adjuster may have years or decades of experience before opting to branch out on his or her own or join a newly established firm.
4. **Ask that the adjuster provide industry references.** A legitimate firm will gladly provide references along with recommendation letters from previous clients. Do not take these references and recommendations at face value, though. Make the time to follow up with the clients to learn more about the firm and how it operates.
5. **How many claims are currently being handled?** Each claim needs individual attention from the adjuster. As a result, a person fighting a claim needs to know the adjuster will give their case the attention it deserves.
6. **Who will be responsible for communicating with the insurance company and its representatives?** Some people wish to remain involved in the process. Others, however, want the adjuster to take on all tasks associated with the claim. Learn what the adjuster prefers before hiring a professional of this type.
7. **Why is the company a good fit for this claim?** Let the adjuster explain why their firm should be hired. This provides additional information about the inner workings of the process, the firm, and more. A public adjuster becomes of great help when a settlement is delayed for any reason. However, the choice of public adjuster is of great importance. Research several professionals before choosing one to handle a case, as this helps to ensure the best outcome possible.