



The Top 5 Criteria for Choosing a Public Adjuster

HELPING PROPERTY OWNERS GET THE INSURANCE SETTLEMENTS THEY DESERVE FOR MORE THAN 50 YEARS

Homeowners hire a public adjuster as an advocate they can trust during the claims process

There are many differences among vendors hanging out a public adjuster shingle. Use these questions to choose the best one and feel confident in your choice!

1

Be sure the public adjuster you hire is the one handling your claim

- ▶ Are you talking to a salesperson, or the person who will actually do the work?
- ▶ Will that person speak directly with both you and your insurer, or will communications go through someone else first?

Unfortunately, sometimes the people you meet are just salespeople who will hand the claim off for someone else to process, or even sell it to another company. *Ask if they will be handling all aspects of your claim personally.*

2

Confirm that their stated experience matches their licensure history

- ▶ How long has this public adjuster been licensed—a few months or several years?

Check their license status – and the original approval date.

The longer they have been licensed, the more likely they are to understand where to look for hidden damage that less experienced adjusters can miss.

3

Ask if they have direct knowledge of both insurance and building practices.

- ▶ Do they have hands-on experience with construction, rebuild, and repair?

If so, they are more likely to understand what it actually takes to repair, restore or rebuild, along with *knowledge of the current building codes* that could play a factor.

Are they familiar with common tools of the insurance trade, like Xactimate or Matterport? When dealing with insurance claims, it is important to present the information in the way insurers expect and can clearly understand.

4

Ask them to connect you with real customers for direct testimonials.

▶ Ask clients:

Did the public adjuster thoroughly review and explain your insurance coverage, and clearly explain what to expect during the claims process?

Did the public adjuster maintain transparency and keep you informed throughout every step of the process?



5

Make sure there are no hidden fees.

▶ Are there expenses other than those noted in the public adjuster's contract?

Usually, a trustworthy public adjuster gets paid only if and when you get paid, receiving an agreed-upon percentage of the eventual settlement. Up-front charges are a red flag.

In Massachusetts, public adjuster fees are capped at 10% of any recovery. This fee is usually more than offset by an increased settlement.

“The insurance company was difficult to get a hold of, not providing me with answers to my questions, and provided an initial claim amount that barely covered the cost of the cleanup and mold mitigation expenses let alone any of the repair work.

Thankfully, a family member encouraged us to reach out to Justin from Grenier Public Adjusters, and it was the best decision we could have made.

In the end, through his knowledge, attention to detail, and hard work advocating on our behalf, he was able to increase our reimbursement amount by almost four times the initial quote we were provided when I was doing this on my own.”

– 5-star Google review from Robert Babigian

When it comes to choosing a public adjuster, trust, experience, integrity, and transparency matter.

When you choose Grenier Public Adjusters, Justin Grenier personally handles every aspect of your claim from start to finish. As a family-owned business for more than 50 years, we've built our reputation on creating strong personal relationships with our customers, so they know we'll handle their claim with the utmost care.

Grenier Public Adjusters covers fire/smoke damage, water damage, roof and windstorm damage, ice and hail damage, frozen pipes, and more...



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and the Commissioner of Insurance*

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