

CLAIM PROS
LICENSED PUBLIC ADJUSTERS

HURRICANE SEASON 2022

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INTRODUCTION

Most Floridians have been through a hurricane or two by this point and probably don't feel too nervous when hurricane season comes around. But it's important to not get caught off-guard by a storm; hurricanes are responsible for billions of dollars in property damage every year, and they can cause injury or death. Whether this is your first hurricane season or your 50th, any knowledge to help protect your family, home, and financial interests could be a life-saver if a storm hits.

This newsletter tackles what you need to know to prepare for the storm, weather it out, and handle the aftermath. It also addresses the reality of insurance claims post-hurricane and ways to increase your chances at a favorable claims process. Finally, it provides a custom hurricane checklist that you can use to evaluate your preparedness (and possibly go hurricane shopping before it's too late). We hope this guide contains tips that can teach even the seasoned Floridian something new.

If you have suggestions for future newsletters or articles that you'd like to see, please contact us at jmoss@claimpros.com.

About The Author



Jacob Moss, PA is a licensed and bonded public adjuster in the state of Florida, an expert on hurricane preparedness, and a lifelong Palm Beach County resident. The son of an engineer and general contractor, Jacob's spent his whole life wearing hard hats in construction zones. He started in construction at the age of 12 and worked with Flagler Building Systems for nine years before getting his B.A. in Political Science at the University of Central Florida.

Jacob immediately got his independent adjuster's license and pursued a public adjusting apprenticeship, which he found under Brian Ellis at I.I.W.I.I. Public Adjusting. Right now, Jacob works with Claim Pros, LLC. and has helped countless homeowners, businesses, and property managers get the money owed to them by their insurance carriers. While he works on a wide variety of claims, much of the damages he sees on a daily basis are from hurricanes and tropical storms.

In addition to public adjusting, Jacob also works as a loss consultant, estimator, insurance appraiser, and umpire.



THE FORECAST



With how dangerous and deadly hurricanes can be, it's important to look at the weather, projections, previous trends, and more to determine the overall risk of catastrophe.

This section will briefly discuss last year's hurricane season before discussing the projections for this year. Since few of us are professional meteorologists who study weather patterns and hurricane seasons for a living, it's important to rely on those professionals for what to expect moving forward. This section is by no means an all-inclusive research study (since we're not meteorologists). It will just be a summary of what the experts in the industry are discussing for the overall 2022 season and its implications across the U.S. and Caribbean. We highly advise that you keep up with national, state, and local weather stations for more specific, accurate, and up-to-date information; don't use this newsletter in place of verifiable experts, current forecasts, historical weather patterns, or your own common sense.



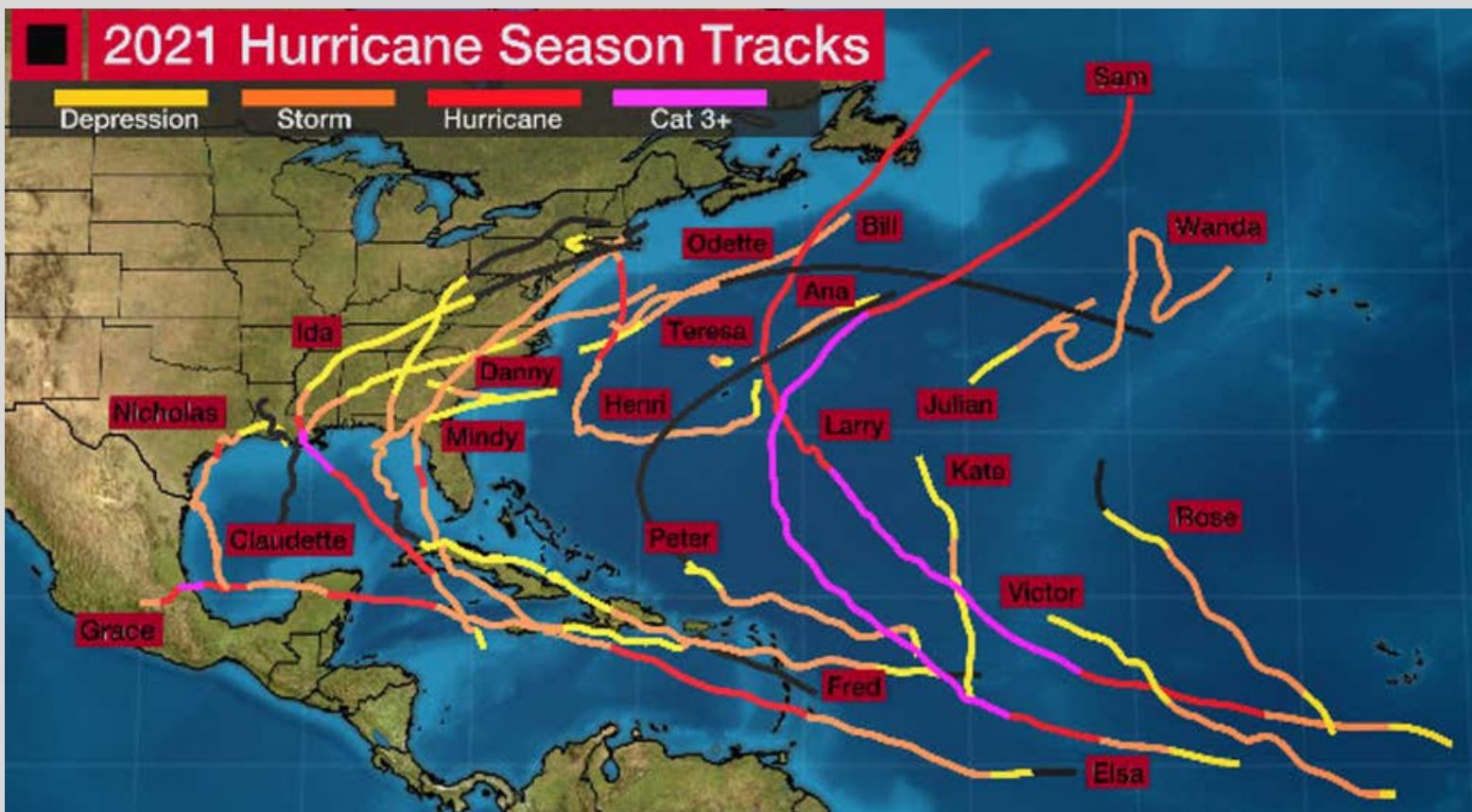
Last Year's Season



The 2021 Atlantic hurricane season was the third most active season on record, with 21 named storms. Seven of those storms became hurricanes, and four of those hurricanes were Category 3 or above at one point or another.

Eight storms hit the U.S. in 2020, the most powerful of those eight (Hurricane Ida) slamming into Louisiana. The Florida Panhandle was hit by Tropical Storms Elsa, Fred, and Mindy (with Elsa's wind briefly buffeting Tampa), but the rest of Florida was almost untouched by any major tropical activity.

2021 was also the third-costliest seasons on record in terms of damages sustained. Property damages ran over \$80 billion, and more importantly, there were 174 recorded deaths from these storms. The only word to describe the record-breaking 2021 hurricane season is "devastating."





This hurricane season is projected to be above-average, although it shouldn't be nearly as active as the previous two years.

AccuWeather has released their projections for the Atlantic season (found below). CSU projects a 47% chance that the U.S. East Coast is hit by a major hurricane this year (Category 3 or above), putting Florida at high risk this time around.



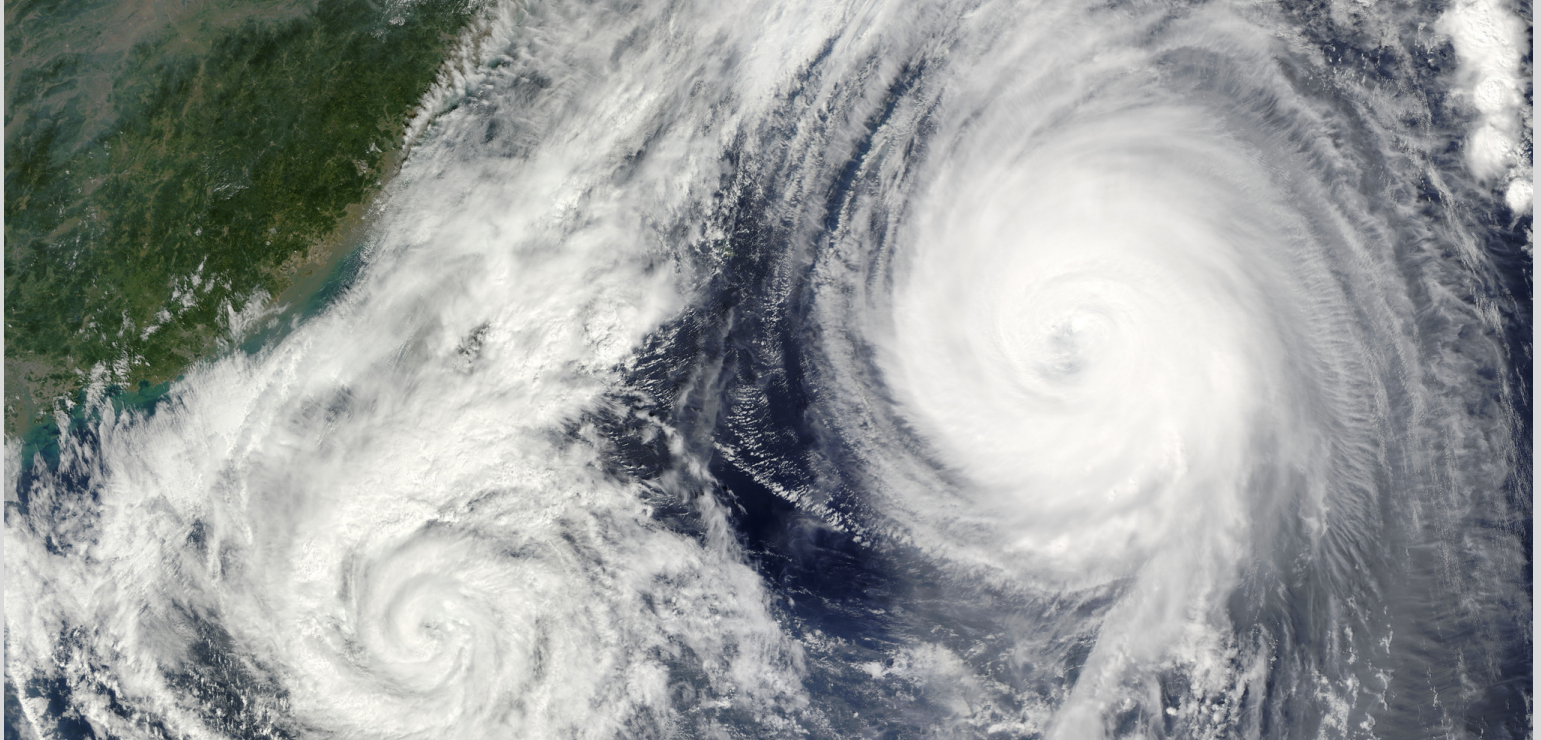
Florida has been very lucky for the past few years considering how the rest of the East Coast, Caribbean, and Gulf of Mexico have fared. The odds of Florida being as lucky this year have dropped considerably.

And while COVID-19 is becoming less of an issue by the day, it's still a reality in the U.S. If a big storm hits *and* a new strain begins spreading at around the same time, the damages to people, property, and the economy will only be magnified. As such, it's vital that all Floridians are prepared for this season more than for hurricane seasons pre-COVID.

ATLANTIC HURRICANE SEASON				
OUTLOOK 2022				
	Named Storms	Hurricanes	Major Hurricanes	Direct U.S. Impact
2021	21	7	4	8
2022 Forecast	16-20	6-8	3-5	4-6
Normal	14	7	3	3.5



HURRICANE PREPARATIONS



The time to prepare for the worst is right now. Physically protecting your property and your family requires quite a few steps, but each step is straightforward, and most of them can be done slowly over time. Waiting until the last minute costs you more time and money, and it causes unnecessary panic.

Take every possibility into consideration here. Don't just go to Walmart and stock up on essentials. Consider other methods of protecting your property. Have an evacuation plan ready to go. Make sure your family, friends, and neighbors are ready for a storm. Gather your emergency contacts. There's more to preparation than just purchasing nonperishable food, and it's important to keep all that in mind before a storm hits. Fortunately, the main purpose of this newsletter is to put it all in one place so you don't have to remember everything off the top of your head.

Find below everything that we personally recommend. This is by no means an exhaustive list, but it should cover most of the needs of the average Florida family. If your family or property have special needs, this newsletter probably won't cover them. You know your household better than anyone else; add anything else you need as you need it, and trust yourself to prepare properly and safely.



If you lose access to your phone during the storm, you lose access to your contacts. Keep a physical list of important phone numbers so you can make calls from any phone. Here is a list of contacts you should consider having in writing in a safe location:

- Family
- Friends
- Neighbors
- Out-of-town contact
- Doctor/pediatrician
- Veterinarian
- Bank
- Boss/manager at work
- Coworker(s)
- Kids' schools
- Industry professionals:
 - Roofer
 - Window contractor
 - Water remediation contractor
 - Mold remediation contractor
 - Fire remediation contractor
 - Electrician
 - Public adjuster



One that many people don't consider is an out-of-town contact in case you need to evacuate and know a place you can stay. If a storm forms so fast that you can't react and hotels book up too quickly, having that phone number written down can be the difference between a bed and a crowded shelter.

You should also have some industry professionals in case your home gets damaged. Your roof could leak, a window could shatter, a phone line could start a fire, there are a ton of things that could happen. Having a physical list of those numbers means that you'll be prepared for any damages that occur.



Hurricane Kit



Prepare your hurricane kit! Consider everything you use on a daily basis and what you can do to ensure that a little of your life gets interrupted by a storm. Below is what you'll find in a standard hurricane kit:

- First aid kit (with any prescription meds)
- Flashlights and lanterns
- Battery operated radio and fan
- Plenty of extra batteries for all devices
- Extra phone chargers
- Portable chargers/power banks
- Lighters and matches
- Cooler and ice packs
- Pocket knife/Swiss army knife
- Manual can opener and bottle openers
- Personal hygiene products and toilet paper
- Family planning materials (unless a hurricane baby is the plan)
- Dust masks
- Waterproof container (for holding cash/important documents)
- Pet supplies
- Boards games, puzzles, and/or playing cards
- Books and magazines (anything you want to read)
- Camera with spare batteries
- Fire extinguisher

Unfortunately, COVID-19 is still an issue. Consider adding masks, disinfectant wipes, and hand sanitizer to your hurricane kit. In the event of a new strain, we don't want to make the COVID-19 pandemic worse all over again on top of everything else that comes with a storm.



Food and Drink



Food and water are the most important things to stock up on. Get enough bottled water and non-perishable food to last at least five days. (You shouldn't need more than two week's worth.) Have one gallon of drinking water per day for each person in the household.

Most people know which non-perishable foods they'll need for themselves and their families, but don't underestimate the value of snacks in a storm. Try to avoid snacks that go stale (like most snacks with carbs) or that melt (like power bars or certain granola bars). Fresh fruit is a great snack that will last a few days, but canned fruit lasts a lot longer. Use your best judgment here.

You should also avoid bulk bags of chips or pretzels. Humidity can destroy snacks in open packages. Opt for individual snack packs; they may be more expensive, but you only open one at a time and minimize risk of snacks getting ruined.

This applies to bread as well. Bread can get moldy after a few days, so consider individually-wrapped stacks of crackers instead.

"Have one gallon of drinking water per day per person."

A good way to extend your frozen food's life is to fill your extra freezer space with Ziploc bags filled with water. Create your own large ice packs before the hurricane. (This also stores more drinking water.)

Some people need coffee in order to survive. Without electricity, your best option for brewing actual coffee is a percolator you can heat on a gas grill or portable stovetop. Instant coffee and non-dairy creamer also work, as does iced coffee.

Preparation for food is also key. Wash all your dishes before the storm hits. If you lose water or the lights go out, washing dishes becomes a luxury you can't afford. Washing beforehand mitigates that worry. (Stocking up on paper plates and plastic silverware also circumvents this issue.)





Make sure your car tanks and generators are filled up with gas in case you need to evacuate or your home loses power. Most people wait to buy gas until the last minute, and if gas stations run out early, you're in trouble. However, there will be more than enough gas for you and everyone else so long as you *act quickly and rationally*; just get to your nearest station early, buy what you need, and don't use more than a reasonable amount.

While you're at the gas station, top off your air pressure. It's usually free and only takes a few minutes.

Withdraw some extra cash from an ATM. The ATMs may be inaccessible during and after the storm, so get some cash and keep it someplace safe (like that waterproof container we mentioned in the hurricane kit section).

Gas and Cash



House Protection



In terms of your protecting your home, shutters or plywood for covering your windows is a must. These protect your windows from impact and prevent light from getting inside. Impact is self-explanatory, but if your AC goes out during the storm, you'll be thankful that your shutters are reducing the amount of light and heat coming from outside. Closing your curtains can also prevent light from coming in, and while they're not exactly bulletproof, curtains can function as a last-resort barrier to stop or slow down any debris that breaks through the glass.

Make sure that your trees, bushes, and shrubs are trimmed before the hurricane. Falling branches can crash into roofs or fly like javelins in high winds.

You should clean out your gutters regularly anyway, but doing this during hurricane prep makes them less likely to back up or clog due to heavy rainfall.



Pets are family, and we don't want anything to happen to them. During the storm, do *not* let your pets outside without a leash. If you have outdoor cats, make sure they're inside beforehand and keep them indoors.

Try to only walk your dogs when the storm is weak. Download a radar app so you can avoid the bands of wind and rain. On top of their safety, you don't want your dogs smelling like...well, wet dogs. If you have a kiddie pool and sod, you can set that up in your garage so your dogs can go inside if necessary.

If you need to evacuate, try to bring your pets with you. If your evacuation location doesn't allow pets, leave them in a shelter outside of the storm zone.



Pet Safety



That last paragraph is a very big deal. This is our dog, Ruby. Our family adopted her from North Carolina in 2018. She was left in a shelter right in the direct path of Hurricane Florence by her previous owners, and they never came back for her. Four years later, Ruby still is terrified of rain and water, hides under chairs and tables, and has nightmares every night. We love her through all this, but she'll likely never fully recover.

Storms can **permanently** traumatize pets if they don't have their owners to protect them, so only put them in a shelter if you're desperate and can't bring them with you. Even then, it's vital that you make every effort to find one outside of the storm zone.



Day-Of Prep



The time for final preparations is 24 hours before the storm is scheduled to hit. Try to bring inside everything that isn't tied down or attached to the ground, like outdoor furniture, decorations, and garbage cans. (Heavy items like grills can stay outside but should be brought directly next to your house.) You may have room in the garage, living room, or a spare bedroom. If it's outside and not tied down, it can become a deadly projectile.

Charge your phones, laptops, ebooks, portable chargers, etc. and put them on battery saver mode if possible. Turn off Bluetooth, and if you have unlimited data, turn off WiFi. (Bluetooth and WiFi drain your battery faster.)

"Bring inside everything that isn't tied down."

Do all of your laundry! If you run out of clean clothes with the power and water out, you'll have to get creative with your fashion choices.

If the hurricane looks like it will be *really* bad, fill your bathtub and large containers (like Tupperwares) with water. Use this water for washing and flushing only, and reserve bottled water for drinking.

Turn your fridge temperature down so you have a few extra hours of chilling if power goes out. After power's been out for four hours or more, move drinks and snacks to a cooler with ice packs if you have one. **NEVER** taste food to determine if it's safe to eat. When in doubt, throw it out.

Finally, bake cookies! During the last-day prep, this makes the house smell good, and you have a tasty treat to share with the family during the initial winds and rains. We highly recommend snickerdoodles, but you should bake your family's favorites.





Nobody wants to evacuate. It's easier and cheaper to stay at home, you don't have to worry about the pets, and you'll feel more comfortable in a familiar environment. But it's important to have an evacuation plan. Hurricanes don't care about your preferences, so if a dangerous storm is coming, your life is more important than your comfort.

"If an evacuation order is issued, evacuate."

If there are no evacuation orders for the storm, use your best judgment to determine if evacuation is right for you. If you're not 100% certain that your household will be unharmed by the storm, don't take the risk. (A perk to evacuating without orders in place is that the usual "evacuation traffic" is virtually nonexistent.)

If you're instructed to evacuate, your best judgment is the experts' judgments. We're not weather professionals of any kind (and you likely aren't either), so if an evacuation order is issued, **evacuate**. Do so as quickly and safely as possible.

If you get out quickly enough, you might even avoid the massive clogging of roads and highways. If traffic is jammed before you get the chance to leave, immediate evacuation is still likely the best decision for you. The sooner you pack up and hit the roads, the sooner you'll be out of the danger zone; don't consider waiting until traffic dies down unless the storm is still days away *and* projections for damages are minimal.

During your hurricane prep, have each member of your household prepare an emergency evacuation bag. Backpack, duffel bag, suitcase, whatever works for the family. If evacuation orders are given, your whole household should be fully packed and ready to go within five minutes (excluding your toddler inevitably having to use the bathroom). Unplug your appliances before you leave.

Looking ahead at where traffic is the worst with Google Maps or Waze will also tell you the direction in which most hotels will be booked. While on the road, start calling hotels or shelters outside the evacuation zone that are also in areas of lower traffic.

Plan to Evacuate





DOCUMENTING YOUR HOME



Ideally, we don't get hit by a storm at all. But we have no control over that. We have to act as though we know for certain a hurricane will hit your neighborhood this year. This means knowing the current status of your home and possessions. And with hurricanes, you have the potential to lose so much that you could easily lose track of some of your belongings and if/how they were damaged.

If a storm hits and causes damage to your home, you need to make sure you know the exact condition of your property and its contents beforehand. The more you know before the hurricane hits, the easier it will be to spot new damages immediately after the storm and within the following few years. This will make it much easier to explain your damages to contractors and lessen the odds of your insurance company wrongfully denying or undervaluing your claim. The most important thing it will do is reduce your stress levels; doing this now will make sure that nothing slips through the cracks.



If water or debris gets into your home, the items inside could get damaged. Most insurance policies cover these items under Coverage C (Contents). If you want to keep track of these items and get paid back for any damages, you can prepare in advance by taking inventory of all the contents in your home. Furniture, appliances, electronics, clothing, athletic equipment, silverware, office supplies, toiletries, paintings, photo albums, **anything** you paid for or you believe has value.

This may sound overwhelming; you have a *lot* of things. However, there are many phone apps that will make this a breeze. The NAIC (National Association of Insurance Commissioners) launched an app in April 2021 for this exact purpose (called *NAIC Home Inventory*), but you have plenty of other options for apps.

Using any inventory app, go room by room and take pictures of every item. Label each item with as much detail as you can. Leave fields empty if you don't recall the answers, but try to at least describe the item, brand, price, and minor details. Is your bedding cotton or silk? Is that cuckoo clock an antique? Is your soap dollar store quality or luxury salon quality? Do you know what games are in your video game console's internal storage, or on its SD card? Details matter here, so don't breeze over anything potentially important.

This can be tiring, so don't do this all in one day unless you know you won't get overwhelmed. Take on one or two rooms a day and you'll be done within a week.

This isn't just useful for insurance purposes; you'll never lose anything again! If you can't find that dang lint roller or don't know which bin in the attic has your Halloween decorations, just check your app and you'll see where to look first. Update your home's inventory yearly to keep it up-to-date.



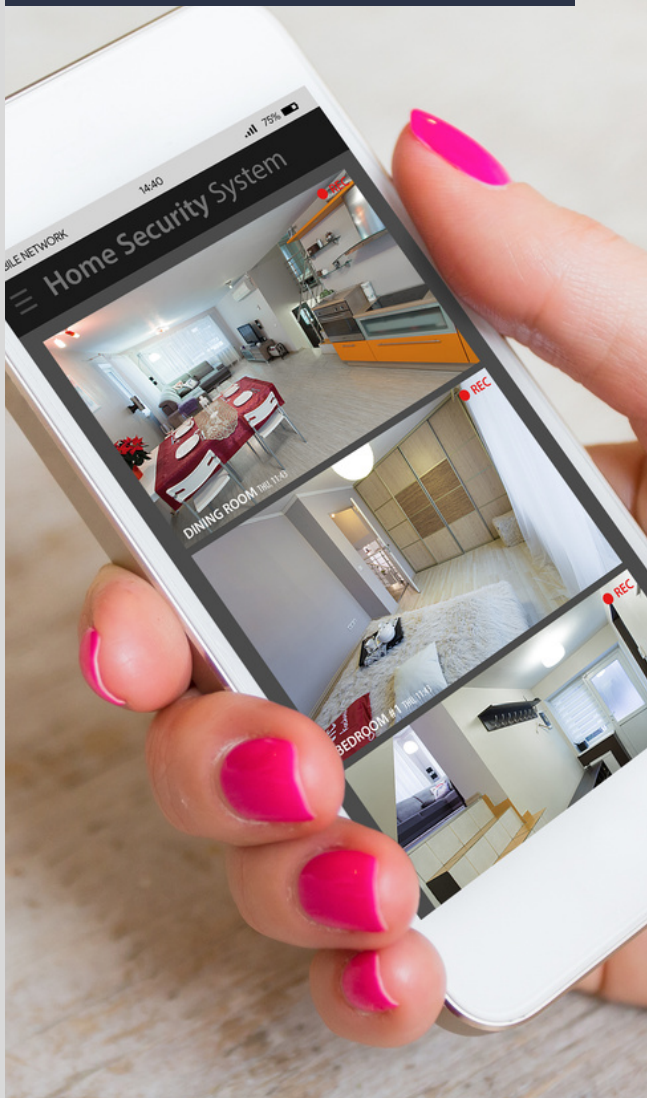


No, not an official home inspection. You want to check your home prior to a storm for any preexisting damages. Checking for and documenting everything upfront makes it easier to find anything in your home in need of repair. And it provides evidence that any damages you incur from a hurricane are new in the event you need to file an insurance claim. This could save you months of stress and thousands of dollars if your insurance company tries to wrongfully deny or undervalue your claim.



DIY Home Inspection

Take Pictures Yearly



The simplest way to document your property is with pictures or videos. Start on the outside of your home and take pictures of every side of your house, every door, all windows that you can easily access, and any other exterior structures. Fencing, swimming pools, screen enclosures, playgrounds, detached garages, storage sheds, anything on your property. Do you have dents in your garage door(s)? Has any fence paneling fallen off? Do you have torn screens for your windows or patio? Your photos and/or videos should answer as many of these questions as possible.

"A yearly inspection creates an irrefutable record of the condition of your home."

Next up is the roof. Do **NOT** go on your roof if you don't feel safe or comfortable doing so! It's on a slope and it's quite a fall if you aren't careful. If your roof is older, it may be less safe to walk on. If it's tile, it's harder to keep your footing. You can always ask somebody who's willing to walk on your roof to go up and take pictures if you can't. Get plenty of overview shots, keep an eye out for cracked tiles, and make sure to take pictures of any prior repairs.

Finally, do a tour of the inside of your home. Go room by room and take pictures of each one, making sure that your pictures show every bit of ceiling and wall square footage. If there are any prior damages, take close-up shots of those. A **yearly** photo inspection, combined with your inventory (and the photos associated with that), creates an irrefutable record of the condition of your home and everything in it.



WHAT TO DO IF WE'RE HIT



If we get hit by a storm, the first step is ensuring your safety. You've prepared your hurricane kit for any situation, so whether you lose water or the power goes out, you should be set to take care of your household for the days (and possibly weeks) following the storm. But being prepared doesn't mean you'll automatically know exactly what to do, so it's important to have a plan for how to stay safe and make progress after the hurricane's come and gone.

The following suggestions are not exhaustive, but should cover a lot of scenarios you may run into. Following as many of these as possible should help keep you safe. Use your best judgment in whatever situations you find yourself in, whether or not they're outlined in this newsletter.



First things first, do *not* go outside until the go-ahead is given by the state. Winds can knock trees into roads, cut power lines, and throw debris everywhere, making residential and commercial areas alike a potential danger.

Floodwater can be deadly, even if completely still. Driving in flooded water can damage your car or cause it to hydroplane, so avoid flooded areas if traveling. Stagnant water on roads and sidewalks may be electrically charged from underground or downed power lines. Floodwater can contain pathogens, waste, animals, chemicals, flotsam, and other contaminants. Wash your hands with soap and water ASAP if you've been in contact with floodwater; if the contact was more extensive, bathe ASAP.

"Do not go outside until the go-ahead is given by the state."

Rough winds and choppy water can also disturb wildlife and move animals from their preferred habitats. There may not normally be alligators or snapping turtles in your community, but the risk of running into one is higher after a hurricane. And insects like mosquitoes are more lively in the post-storm humid weather. Be cautious if you leave the property for any reason. (We're not zoologists so we can't provide guidance on how to safely navigate around an alligator. Learning about your local wildlife has more benefits than just hurricane preparedness, so make sure you generally know what to expect around any animals in your area that could cause you injury.)

If an order permitting travel isn't given by the state, only leave your property if absolutely necessary. Due to COVID-19, many Floridians are working from home. This may be a blessing in disguise, since work has historically been one of the biggest drivers of leaving the house after a natural disaster. The longer you can stay put, the more likely you and your family will survive the storm without a scratch on you.

Outdoors





Look For Exterior Damages



Look closely at your screen enclosure. Torn screens and bent supports are signs of hurricane damage. Go around the base of your enclosure and nudge the perimeter with your foot. High wind speeds can shear the nails holding the base in place. If the base in some sections doesn't seem nailed to the ground, you may have shearing. Some of those sheared particles (as well as other metal detritus) may have entered your swimming pool and caused potential rust damage. Take photos and document this.

Your roof is the most important *and* most dangerous item to inspect, especially after massive rainfall and strong winds. Have a professional go on top of your roof and photograph cracked or loose tiles, ripped shingles, holes in your roofing, impact damage from debris, or any other damages that weren't there pre-storm. *Do not go on your roof unless you know what you're doing!*

Downed vegetation on your property can be a safety hazard, and removing it may also be covered by your insurance company. If a tree fell over during the storm, take note.

When it's safe to go outside, there are specific common damages you want to look for. Take pictures of the whole exterior of your property, even if there are no damages.

Check your windows for separation where they meet the walls. You can sometimes spot separation from inside the house, but the outside can provide another angle on any window damages.

Also keep an eye on your doors, including your garage doors. Are your doors harder to open than before? It's possible that the wind misaligned your door. Are there little dents or impact marks on your doors? Even in small storms, pebbles can be flung at your home at high speeds.

If you have any fencing, go along the perimeter of your fence. Are any panels falling off or missing? Are nails looser than before? Any deterioration in your fence that wasn't there prior to the hurricane should be noted.





Indoors



Before anything else, check everyone in your home for injuries. Administer first aid on smaller wounds to prevent infection, and call your doctor about anything major.

NEVER use a wet electrical device, no matter how much you need it. If the wet device is plugged into a wall, don't unplug it; that could shock you. Turn off the power to that outlet at the main breaker in your house to quickly and safely prevent an electrical fire.

"Throw away any food that has come in contact with storm water."

We see people frequently using candles when the power goes off. They're easy to use and don't rely on batteries. But you'll notice that we didn't include candles in our hurricane kit. While it never hurts to have them, they pose an additional fire risk that you may not want to worry about after a disaster, especially when you (should) already have flashlights/lanterns. If you have to use candles, keep them away from flammable objects.

If you have anything that burns fuel (e.g. generators or camp grills), never use them indoors. Burning fuel releases carbon monoxide (CO), which can cause illness or death in some cases. Keep them outside and away from any doors, windows, or vents.

If any food has come in contact with flood or storm water, throw it away. Also throw away any perishable foods that haven't been properly refrigerated. Avoid drinking tap water until your local government has confirmed it is safe; even then, trust your own judgment. If you must resort to non-bottled water, boil it before use if you suspect it may have been contaminated by pathogens, chemicals, or debris.



Look For Interior Damages



You have your photos or videos of your property prior to the storm, contents and all. Since you're stuck inside anyway, now's the time to start looking for damages that weren't there before. Take pictures or videos as you go.

Start from the top of each room down. That means look at your ceilings first, then your walls and windows, and finally your flooring. Having a specific pattern for each room makes it more difficult to miss damages.

The most common damages to find are water leaks, specifically roof leaks. These are most likely to occur along the ridges and valleys of your roof. If you have a two-story home, it's likely that specific sections of your first-story roof meet up with the second-story wall. Leaks are especially common along these transition points, so take a closer look at ceilings underneath transitions like those. (Many ceiling leaks on two-story homes occur in the garage because a transition is very common directly above garages.) Take a peek in your attic with a flashlight to confirm potential storm damage to your wood sheathing.

Windows also leak frequently after storms. Window panes are designed to bend a little and vibrate instead of shattering. The stress from vibration can cause windows to separate from the wall, making it much easier for water to get into your home. Go window by window on the

inside of your house and look around the perimeters of each window, even if they aren't leaking. You can compare this to your pictures prior to the hurricane to see how much worse your window separation got.

While looking at your ceilings, keep an eye out for small cracks in the drywall. These surface level "flex" cracks are harmless, but they show that your roof has moved during the storm. Many homes in Florida have concrete brick for the first 10 feet, but second-story walls are typically stick frame and roofs have wood trusses. The flex cracks form because your second floor and roof move more in the wind than your ground floor does.

If your ceiling or windows leaked, it's possible that the water has run down the wall and damaged your flooring. If you have tile flooring, this is easy to check for: tap a key or golf ball around the area that may be affected by water. Water causes all the layers that go into tile flooring to expand at different rates, eventually separating them from each other. If you hear a lot of hollow tiles in close proximity to the leak, water may have damaged your floor. With wood flooring, water-damaged panels may bow up or down along the edges; feel along the floor with your hands. With carpet floors, if you can't feel water directly but you suspect that there is water underneath, consider lifting up that section and checking your carpet pads.



WHAT IS ADJUSTING (AND WHAT ISN'T)?

INSURANCE POLICY

Limits of liability



Adjusting is the act of investigating an insurance claim to determine coverage and scope. After a hurricane hits, filing an insurance claim may be necessary to get your home back to pre-loss condition. Insurance adjusters inspect your property, send out damage experts (like mold testers or engineers) if necessary, write estimates for the necessary repairs, and ensure you get paid out for your covered loss.

At least, that's how it's supposed to work. But everybody knows someone with an insurance company horror story. Wrongful denials, undervalued claims, unnecessary delays, this is all par for the course. What do these adjusters do, why are so many people seemingly treated unfairly, and what can you do to get an adjuster on your side?

Here, we'll go over the three main types of adjusters and their roles in the claim process so you know what to expect when you file a claim. We'll also address some practices that "unlicensed adjusters" use to illegally adjust insurance claims and how you can safely avoid these schemes.



Field Adjusters



When you first file a claim, your carrier will often send somebody out to investigate the damages. There are several different people your carrier may choose to send out, but usually the first party to visit the property is a field adjuster. Sometimes called an independent adjuster, field adjusters will visit your property, ask you questions about the loss, photograph the damages, and sometimes measure out the dimensions of affected rooms.

Once they leave the property, field adjusters will write an estimate or report about the damages and necessary repairs. They may recommend the carrier send out additional experts if the cause of loss or specific damages are unclear. Once they submit their completed file to the insurance company, their job is usually done.

Field adjusters are rarely employees of the insurance company (even if they're wearing the company's shirt). These adjusters work for independent firms that are almost exclusively hired by insurance companies to do work. Some firms work for just one carrier while other firms work for dozens of them. The reason for this separation is to keep field adjusters disinterested in the outcome of the claim. Whether the claim is paid fairly or unfairly, whether the claim is approved or denied, field adjusters get paid the same amount to do their inspection and report.

While not every independent adjusting firm takes that separation to heart (most of their business comes from insurance companies, after all), many field adjusters are good people who just want to do the job well and move on to the next home inspection. Treat field adjusters kindly and with respect, and you'll find that the report they submit to your carrier may be friendlier than it would be otherwise.





Desk adjusters are employees of the insurance company. Each claim is usually assigned one desk adjuster, who is the primary contact throughout the claims process. The desk adjuster hires the field adjuster, receives their report, sends out additional experts if necessary, and issues a coverage decision.

If the claim is approved, they provide you with an adjuster's worksheet. This is a report that lists what damages the carrier is paying for at the moment and how much they're paying for each and every line item.

If more work is necessary than what is listed in the worksheet, if more damages are found later, or if any line items on the worksheet aren't allocated enough money, the desk adjuster reexamines the claim and approves any additional checks that may be needed to get the property to pre-loss condition. They may also invoke mediation or appraisal clauses, which are alternative methods to resolve claims if you disagree with their decisions.

Desk Adjusters



Especially in the immediate aftermath of a natural disaster, insurance carriers overworking and underpaying their desk adjusters is unfortunately the norm. They often work well over 40 hours a week at their desk or cubicle as is, and carriers don't often bring on enough additional staff to handle the increased workload that comes with a hurricane, likely leaving your desk adjuster swamped. As such, it's not uncommon for a new desk adjuster to take over for the previous adjuster on your claim.

It's important to remember that desk adjusters aren't independent like field adjusters are; they are employed directly by your carrier and serve to protect their interests. While it's important to treat desk adjusters with respect, decisions on how insurance companies pay claims are usually made above the desk adjusters' heads. However your insurance company chooses to instruct its desk adjusters to handle your claim, that is the road map your desk adjuster will follow.



The Unfortunate Reality



Over the past two pages, we've maintained a degree of objectivity. But there comes a point where attempting to be objective becomes hiding the reality of the situation: insurance companies care about money, not about you or your family.

The insurance industry, like most industries, isn't inherently good or evil, but inherently profitable. The main way they make money is by collecting premiums, and paying out claims eats into their profits. It's often cheaper for insurance companies to hire multiple sets of adjusters, engineers, and attorneys to deny or undervalue claims than it is to pay insureds what they're owed. So that's what they do. Collect premiums, pay out less to save money, and raise everyone's premiums even while many carriers are raking in record-level profits.

"Insurance companies delay, deny, and defend to maximize profits."

Unfortunately, this isn't a conspiracy theory. In the mid-1990s, Allstate hired McKinsey & Co., a consulting firm, to help the carrier increase profits. McKinsey advised Allstate to intentionally act in bad faith by refusing to properly pay out on legitimate insurance claims. Their 150,000 page report explained how to slash line items from estimates, put extra hurdles in insureds' ways, and defend bad faith decisions in court. Over the next ten years, Allstate's profits *doubled* before this report was publicized and Allstate came under fire. Many insurance companies today continue to use the McKinsey model of delaying, denying, and defending to maximize their own profits.

How can this be financially viable, especially when insurance companies get sued all the time? The truth lies in how many people are willing to settle for lowball offers out of desperation for any payment. If a carrier pays \$5,000 less on 99 claims but pays \$100,000 in legal fees on one claim, they just made \$395,000 in profit overall. It's a numbers game.

If you're interested in the science and history behind this type of behavior from carriers, the investigative book *From Good Hands to Boxing Gloves: The Dark Side of Insurance* by David Berardinelli goes over McKinsey's report and all the profit-boosting strategies carriers use to your detriment to this day.

From Good Hands To Boxing Gloves

The Dark Side of Insurance



David J. Berardinelli

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Public Adjusters



Insurance companies hire field adjusters *and* desk adjusters to defend their financial interests. Hiring an adjuster to represent your own interests is one way to level the power imbalance between yourself and your carrier and ensure that you receive proper representation.

A public adjuster (PA) is a licensed insurance adjuster, just like field and desk adjusters, but with one key distinction: **public adjusters do not work for insurance companies in any way, shape, or form.** PAs are separate entities that homeowners can retain to guide and represent them and their interests throughout the entire claim process. They have no financial interest in denying or undervaluing your claim and have the same expertise as field or desk adjusters in terms of insurance prowess. (Many PAs start their careers as field or desk adjusters and choose to pursue a PA license so that they can directly help homeowners.)

"PAs are designed to defend homeowners."

Throughout the claim process, public adjusters perform similar functions as field and desk adjusters. They investigate the property, write estimates, and obtain all necessary paperwork and documentation regarding the claim. The difference is that this expertise is designed to defend homeowners and make sure that you are treated fairly. Much of a PA's work is negotiating with desk adjusters or appraisers on coverage, scope of repairs, and pricing to get clients as close to a full recovery as possible.

One perk to PAs is that before you hire them, they'll inspect your property, examine your policy, and review your claim for free, no contract or obligation required. Even if you have no plans of hiring one, you can still get a free opinion regarding your claim from a professional in the industry.

Insurance claims can proceed in many ways, and a good PA will guide you through every potential hurdle to get you your settlement as quickly as possible. This *doesn't* mean that you'll hire a PA and get paid the full amount of your claim in two weeks; however, the amount you'll be paid is usually much higher than what you would have received on your own, and that money tends to be issued faster on average compared to self-representation on your claim.

If the only method of proceeding further on your claim is suing your carrier (which is unfortunately necessary from time to time), PAs often have connections with attorneys specializing in insurance law. No one wants to sue, but a PA can make finding a quality attorney easier, less stressful, and usually *much* more affordable (oftentimes free of charge).

Many public adjusters work long hours and weekends, but tend to be happy with their careers. The job comes with a mix of desk and field work, making it a career that attracts people with the desire to handle every aspect of each claim.



DISCLAIMER: The author of this newsletter is a public adjuster. Keep in mind potential biases and always use your best judgment.

Public adjusters may be a vital part of the insurance industry, but they have to be hired by the homeowner, technically making them optional. How much do they charge, who pays, and is it worth it?

While the costs of field and desk adjusters are paid for by the carrier (with the burden passed on to you through your premiums), PAs are paid for by the homeowner directly. Hiring somebody to represent you isn't free, but most PAs in Florida operate on a contingency basis; they don't charge upfront and only accept a percentage of each check as the checks are paid and mailed by the carrier. This means that PAs are rarely paid until the carrier starts paying out, and that they don't get paid at all if they're unable to recover any money for you. Florida PAs usually ask for 20% of all monies they earn for you, and they drop their rates to 10% in the year following a state of emergency on relevant claims (e.g. hurricane claims immediately following the storm).

But when you can file your own claim, is it worth the price?

Compare hiring a public insurance adjuster to hiring an accountant to do your taxes. Rather than doing a tedious and technical process yourself, your taxes are handled by a professional who does it every day. Accountants are more efficient, know every quirk that can benefit you, and can save you more money than what they cost to hire. Even if they don't save you money, they do a service so you don't have to do it yourself. For many people, accountants for taxes are a no-brainer.

PAs are similar in concept. Filing a claim on your home is almost a full-time job for you and can be incredibly stressful. Offloading that work onto someone who knows the ins and outs can reduce your stress levels considerably, and the amount they can get from your carrier is often much higher than what you would have received on your own. On average, PAs can get their clients anywhere from 75% to 850% more than they would have received otherwise.

Those percentages taken out of context can seem extreme; a PA who earns you \$47,500 after an initial payment of \$5,000 has gotten you 850% more. (You should always seek context for any percentages provided to reduce the risk of misinterpretation.) However, the initial shock that comes from reading such high percents is warranted; it's not uncommon for PAs to help homeowners go from a few thousand dollars to five- or six-figure settlements on legitimate claims. PAs also come with close connections with contractors and attorneys, all of which are helpful tools on your claim. **And PAs will come inspect your damages and examine your policy for free, no contract or obligation required.** Look at your damages to determine if a PA is worth it, but there's little reason not to call one to schedule a free inspection and go from there.

Should I Hire A Public Adjuster?





Direction To Pay Contractors



Most licensed contractors are honest and want to make a good living by helping people. But the industry has its share of bad actors. *Can contractors like roofers help you with your insurance claim?*

Some roofers advertise that they can help you file a claim with your insurance company and get a new roof for you at little to no cost. Roofers evaluating and offering to represent you on claims sounds just like adjusting, which is exactly what's happening: the unlicensed adjusting of claims! This can be dangerous to all parties involved.

How does this work? Why would contractors want to adjust claims? And how does this affect you and your home?

The big culprit of unlicensed adjusting is direction to pay (DTP) contracting. **Beware of DTP contractors!** DTP contracting is a simple idea: the contractor (usually a roofer) puts together an estimate for what work is required, informs your insurance company of the scope of repairs, and your insurance company either includes the roofer on your check or deducts the roofer's fee from your settlement and pays you the rest. On its own, there's nothing inherently wrong with DTP contracting.

However, it's incredibly easy to abuse to the homeowner's detriment. Sketchy DTP roofers rarely provide an estimate for their work before having you sign a contract. Then, whatever the insurance company pays, the roofer will bill for the entire amount of the settlement (sometimes even charging you a few thousand dollars on top of it)!

We've seen carriers pay for a damaged roof, windows, flooring, mold, and more just for the roofer to inexplicably charge six figures for the roof alone, screwing homeowners out of their insurance settlements. Once the *three-day cancellation window* rolls by on a DTP contract, you're stuck paying whatever number these contractors can dream up with little recourse.

In addition, there's no guarantee that every cent of that six-figure roof goes toward a really expensive roof. Once the claim is paid, don't be surprised to see DTP roofers install subpar materials for luxury prices, hire cheap subcontractors, increase the invoice by 80% to 90% for the company's "overhead" (standard overhead fees are rarely over 15%), and pocket the rest.

This is worse than losing your insurance payout; you could be forced to pay for damaged property out of your own savings, or live with uninsured property! For example, if your carrier pays for a window repair and you don't do it, you can't file another claim on that window until it's repaired. But if a DTP contractor takes your full settlement, how can you afford to repair that window? Your only options are to either find the money for repairs elsewhere or just live with the damages.

There are many good contractors out there, and there are even good DTP roofers honestly helping people. But whenever speaking with a contractor, always ask for a scope and estimate before signing anything. If you suspect that this contractor has malintent, file a complaint to the Florida Department of Business & Professional Regulation (DBPR). Make sure you find a contractor who cares about people and not just about making a quick buck at your expense.



FINAL WORDS



PREPARATION
IS THE KEY

The contents of this newsletter should address much of what you need to be aware of this hurricane season, but no guide will ever be all-inclusive. Please use your best judgment and as many educational resources as you can in order to protect yourself, your family, and your property this year. Take storms seriously, and take the necessary preparations into your own hands now.

On the next page, find a hurricane kit checklist made custom for this newsletter. This covers everything from medicine to electronics to entertainment. You may find items on there that you don't personally need. You might have additional needs that aren't addressed by this checklist. But this should serve as an extensive guideline for what you need to survive and thrive in the event of a deadly storm.

If you have any other questions regarding hurricanes, disaster preparedness tips, property damages, or insurance claims, you should reach out to a professional in the industry. The phone number and email address on every page of this newsletter will connect you with Claim Pros public adjuster **Jacob Moss, PA**, who's happy to help you with anything you may need to know to get through this hurricane season.



Hurricane Kit Checklist

HEATH, SANITATION, AND SAFETY

- Prescription medication
- Toothbrushing supplies
- Combs/Brushes
- Liquid soap
- Glasses/Contact lenses
- Toilet paper and napkins
- Insect repellent
- Sunscreen
- Dust masks
- Fire extinguisher
- Pocket knife
- Whistle

FIRST AID KIT

- Bandages
- Antiseptic
- Hand sanitizer
- Disinfectant wipes
- Tape
- Compresses
- Pain relievers
- Anti-diarrhea medication
- Antacids
- Medications for common illnesses
- Feminine supplies
- Family planning

FOOD/DRINK

- Up to two weeks of bottled water (1 gallon per person per day)
- Water purification kit
- Non-perishable food
- Individual snack packs
- Coffee
- Percolator
- Disposable plates and silverware
- Manual can opener
- Bottle opener
- Coolers/ice packs
- Ziploc bags and plastic wrap

POWER/LIGHTING

- Generator
- Gas (for cars and generators)
- Fuel for folding stoves
- Flashlights/Lanterns
- Matches/Lighters
- Extra batteries

UTILITY

- Cash
- Work gloves
- Tree trimmer/pruner
- Tupperwares
- Waterproof container
- Weather radar app

ELECTRONICS

- Phone
- Extra phone chargers
- Portable chargers/power banks
- Battery operated radio
- Battery operated fans
- Computer, laptop, or tablet
- eReader (e.g. Kindle Fire)

PET SUPPLIES

- Pet food
- Litter
- Kiddie pool/sod (for indoor use)

DOCUMENTATION

- List of important phone numbers
- Home and health insurance policies

ENTERTAINMENT

- Playing cards
- Board games and puzzles
- Toys for kids
- Books, magazines, and comics

NOTES

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