

# **There are four personality types of adjusters you'll find in a catastrophe situation like Hurricane Sandy.**

**By Peter Crosa, AIC, RPA**

**First** is the staff adjuster, an actual employee of the insurance company.

Assuming there's no question of coverage, they're the best adjuster to work with. Generally, they'll be inclined to be generous and decisive because they want to settle claims and move on. They don't want them blowing back up again. He or she probably has checks and signing authority. Get close to this adjuster.

**Second** is the professional independent adjuster.

They may have many years of experience and, while they may not have check writing authority, will be decisive and thorough. They will listen to counter opinions and will make concessions. They too do not want lingering claims; close the file and move on.

**Third** is the independent "temp." Not long ago he was a produce clerk at the supermarket who heard about the incredible money being made by adjusters on cat duty. So he got licensed, a laptop, a camera, a ladder and estimating software. He'll write an estimate without knowing whether anyone can do the work. He won't show his estimate or communicate with anyone. His last words to the property owner; "you should hear from the insurance company shortly."

Before this claim can be settled you're going to have to submit a supplement to get what the property owner realistically needs. Don't send it to the independent temp. Send it to the actual insurance company claims supervisor. Of course, I'm over simplifying but you get the gist.

**Fourth** is the public adjuster. He'll always ask that you estimate for *worst case scenario*. His relationship is with the property owner so he could be a good source of work. But, he has no control over the money. Every agreement should be in writing; nothing verbal. Watch him like a hawk.

There's a lot to learn in working for agents, adjusters and the insurance industry.

All this plus much, much more on how to get more restoration work from adjusters, agents and the insurance industry will be presented at the *Insurance Marketing Strategies* event in Chicago on Thursday-Friday, March 21-22. Use this link for more information, and to register and save your seat:

<http://www.carpetcleaningrestorationmarketing.com/insurance-marketing-strategies.html>

If you are a restoration contractor or plan to be one, you must attend this event.

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