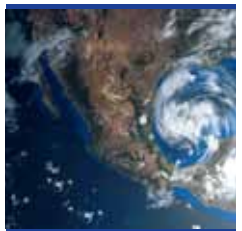




TAPIA is here to help!

Don't let your insurance claim be the next disaster. Get an expert – call a TAPIA member!



Whether it's property damage from fire, severe weather or another disastrous event, TAPIA members are committed to protecting the rights and interests of insured home and business owners.

To get the claims process off to a smooth start, it's a good idea to discuss your loss with a public adjuster as soon as possible after the damage occurred.

To find a TAPIA member near you, go to **Find a TAPIA Member** on our website:

www.mytapia.org

How much do PAs charge?

Responsible public adjusters often charge their fees on a percentage of the final settlement—based on the time, energy, and expertise required to effectively represent their client.

Important: In Texas, a PA's fee is capped at 10% of the settlement of the claim.

Fees are negotiable and are usually based on the size, location, and complexity of the property loss. Some public adjusters charge flat or hourly rates, but the total fee may not exceed 10% of the settlement of the claim.

Much like accountants, realtors, and other professional consultants, public adjusters offset their fees in the time they save their clients and in the amount of the claim recovery. The public adjuster does not receive a fee until the insurance company pays your claim.



What if a contractor offers to handle my insurance claim?

By law, contractors—including roofing and restoration contractors—may not negotiate a claim with your insurance company.

And, contractors may not hire adjusters to handle a claim. Insurance adjusting—especially public adjusting—requires special training and a license issued by the Texas Department of Insurance.

What if I have a complaint?

Search for "file a complaint" on the Texas Department of Insurance website. Or call TDI's Consumer Help Line at 800-252-3439 to register a complaint about a PA.



The Texas Association of Public Insurance Adjusters promotes the highest standard of professional and ethical practice in the field of public adjusting. TAPIA members are the leaders in the industry.

Phone: 299-6680 ★ Email: TAPIA@mytapia.org ★ Website: mytapia.org

Who regulates Texas PAs?

The Texas Department of Insurance (TDI) is the state agency that regulates public adjusters. As in most states, *Texas public adjusters are required to be tested, licensed, and current on continuing education requirements.*



To qualify for a license, a PA must demonstrate significant knowledge and competence in

a broad range of areas related to property insurance, claims settlement, and pertinent laws and regulations.

TAPIA also plays an important role in assuring that Texas public adjusters meet high standards for professional knowledge, competence, and achievement.

Go to www.mytapia.org to find a TAPIA member and learn more about public adjusters.