

# Adjusting to adjusters:

## What you need to know about insurance claims

BY BRANDI SMITH

Before Michael Berlanga decided to become a public adjuster, he had a career as a certified public accountant and commercial real estate broker. In those roles, he managed leasing in a building in San Antonio, which caught fire a couple of years ago.

"The property owner and myself, we knew we were in over our heads when it came time to negotiate with the insurance adjusters for the company. We knew the damage was more than just what was visible to the naked eye. We took what was just a simple claim and maximized it," says Berlanga, who's currently studying to get his license. "We didn't want to leave any money on the table. Thanks to our public adjuster, we didn't."

As it happened, Texas Elite Public Adjusters had offices in a building Berlanga managed, resulting in a year-long relationship.

### What is a public adjuster?

In the simplest of terms, a public adjuster is an independent licensed professional who doesn't work for an insurance company and can help anyone with their insurance claims. Besides attorneys, they are the only advocates who can legally represent you during an insurance claim process.

"Do you pay the asking price for your house? No. Do you pay the sticker price for a car at the dealership? No. But most people accept the estimate from their insurance adjuster as the final word," says Randy Crow of Texas Elite. "We find people funds that were owed to them that they weren't aware of based on the policy they signed and the extent of the damage to their property."

He says, just like most other business dealings, an insurance company's offer is considered the jumping-off point for negotiations.

"We push all of them hard because that's our job," Crow says. "We're only loyal to the client, to the homeowner or the business owner."

"We go the extra mile. We don't just say something's damaged; we prove that it's damaged," says Elvia Chandler, president of Texas Elite. "In addition to our construction background, we also understand policy language."

### What makes Texas Elite special?

Chandler got her independent public adjuster (PA) license in 2008, but has decades of experience to lean on.

"I've been in construction since the early '80s," she says, adding that she even owned her own women-only construction company. "In 2001, I started doing more storm work, such as roofing."

Chandler calls becoming an adjuster a "natural progression" since she already knew what it takes to construct a building, as well as a roof.

"I decided to get my PA license to help people," she said.

Crow's story is remarkably similar; his career included firefighting, roofing and installing drywall. So, at 53, he decided to pursue his license.



"I realized that I had a career that I didn't even know was available. I'm still working with fires and I'm still working with roofs," he explains. "That knowledge makes Elvia and me very good at arguing with an insurance adjuster who generally doesn't have nearly the background that we do."

## How do adjusters work for you?

Texas Elite's team says a very common approach for insurance companies is to tell clients to get bids for repairs. Though that might seem reasonable, Crow says it's nearly guaranteed to cost the client.

"Our advice is that you find the one contractor who you know does a good job. That's the only contractor you need to work with. You don't need to waste anyone else's time by making three guys come out and sell you three different jobs."

Public adjusters can also advocate on a property owner's behalf when it comes to certain kinds of roofing. Crow says insurance companies often deny damage claims related to modified bitumen and gravel-and-tar roofing systems.

"They turn those down every single time and they say they were told by their bosses that those roofs are very hard to damage," says Crow. "We bring to bear the science to prove that roofs

of that nature are actually damaged and owed for. That can be the difference between \$0 on a claim and a claim of \$500,000."

Many times, property owners assume the only option to refute a claim is to sue the insurance company. Public adjusters offer an alternative.

"It seems as if we've been cultured into thinking that if we contest the argument with the insurance company or the proposal from the insurance company, we commit some kind of mortal sin. We're just asking the insurance company to meet its obligation," Berlanga says. "They serve a purpose that's far short of litigation and yet represents an optimal opportunity for these building owners."

Crow adds that PAs may help in the case of multiple properties being damaged, such as in flooding, hurricanes or tornadoes. The average commercial property manager who handles two to three insurance claims in a typical year can easily be buried by dozens of claims for different properties.

"We step in and relieve management of that process," Crow says. "We get a lot of work from commercial managers who may not have needed us before, but they need us after a major event because they have 40 claims."

"We're just asking the insurance company to meet its obligation"

- Michael Berlanga

The key to an optimal settlement, says Berlanga, is patience.

"If there's a downside to using a public adjuster, it's the claimant who is impatient because they're being pressured by roofers to hurry and settle, so the roofer can hurry up and settle," he explains. "I think that's what separates professionals from those who just sort of sell commodity."

You can learn more about Texas Elite Public Adjusters by visiting the company's website: [texaselite-publicadjusters.com](http://texaselite-publicadjusters.com).

# Join Us June 15th to discuss how to get your deals closed.

## "SUMMER MARKETING SESSION"

10:30 AM -11:45 AM: Quick Pitch of Haves & Wants Properties

11:46 AM – 1:00 PM: Lunch

1:00 PM – 2:30 PM: Presenters & Moderators discuss the essential elements of a marketing package

2:30 PM - ?: Problem Solving: Bring your problem properties for a brainstorm session on how to get them sold.

## Sign Up Today!

<http://bacren.us/event/bacren-monthly-luncheon-10/>

Luncheon Non-Member Lunch \$25.00 USD

Member Lunch \$20.00 USD

**BACREN**   
BAY AREA COMMERCIAL REAL ESTATE NETWORK



Have Problem  
Properties?