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OFFICE OF PROGRAM POLICY ANALYSIS
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“Policyholders with public adjuster representation typically received higher settlements than those without public adjusters. Policyholders that filed catastrophe claims in 2008 and 2009 generally received larger insurance settlements than policyholders that did not hire these persons.”
(OPPAGA Report, January 2010)

“The difference in payments was larger for claims related to 2005 hurricanes, with public adjuster claims resulting in payments that were 747% higher.”
(OPPAGA Report, January 2010)

“For non-catastrophe claims, policyholders who used public adjusters received an estimated \$9,379 on their claim, compared to \$1,391 for those policyholders that did not use a public adjuster (a difference of 574%).” (OPPAGA Report, January 2010)

Exhibit 6: Public Adjuster Representation Typically Resulted in Larger Payments to Policyholders

Source: OPPAGA analysis. Data refers to the median

(Catastrophe claims refer to hurricane damage and non-catastrophe claims refer to other types of damage claims)

(The percentage of claim payment increase attributed to the use of a public adjuster was calculated prior to the policyholder paying the fee associated with the service.)

About OPPAGA

The Office of Program Policy Analysis and Government Accountability (OPPAGA) is an office of the Florida State Legislature. OPPAGA provides data, evaluative research, and objective analyses to assist legislative budget and policy deliberations. OPPAGA conducts research as directed by state law, the presiding officers, or the Joint Legislative Auditing Committee.

