

Keyword: independent adjusting in texas

# Navigating Independent Adjusting in Texas — Disaster Capital of The US



Natural disasters — or at least many of them — come in seasons.

There are the summer fires that rage in California, as well as hurricanes, which get underway around June 1 along the Atlantic and the Gulf of Mexico. And, in northern states, there are winter storms.

These catastrophic events are logistical nightmares for insurance companies, requiring expert independent adjusters in Texas and other disaster-prone areas.

For many insurance companies, it just doesn't make economic sense to pay staff field investigators to work these catastrophes.

Along the same lines, if your insurance company is underwriting homeowners or business in rural areas, it can be hard to make the numbers work in your favor when you look at the

year-round costs of keeping someone on full time to maybe handle one or two claims in a vast rural area a year.

Of course, not all adjusters are created equally, especially when you're dealing with an independent adjuster who will be representing your insurance company on the ground in some of the toughest conditions.

## Advantages of Independent Adjusters in Texas

Though staff field investigators can be incredibly diligent and perform quality work for you, they are also costly.

As many insurance companies know, a staff field investigator's compensation package will usually include a company vehicle, health benefits, travel expenses, vacation time, and, of course, a handsome salary.

An experienced staff investigator [could cost you](#) about \$61,454 in salary alone, with those with more than 20 years of experience coming in closer to \$70,000 a year.

Such a staff member will also require a huge support team to ensure they can navigate the logistical hurdles necessary to collect the information surrounding a claim and make a coverage determination within the legal time frame.

In Texas, this claim acknowledgment must be sent within 15 days of a claim being filed. Then, you have [another 15 days](#) after all documentation is received to approve or deny the claim. Of course, there are certain circumstances in which it's possible to extend the date by an additional 45 days.

On the other hand, an independent adjuster is assuming their own costs of doing business—and all the risks involved.

The truth is that an independent adjuster usually has [a larger appetite for risk](#) and is willing to forgo the benefits package and travel expenses that come with a staff field investigator position. Basically, they're rolling the economic dice every storm season, in hopes for a high volume payday.

## Nobody Wants A Pushover Adjuster

Working with the right independent adjuster in Texas is vital, as nobody wants to hire someone just passing on the buck in hopes of making easy money.

You will want an adjuster who is a real problem-solver, not someone who is just going to take the easiest route and force you to sign big checks for policyholders.

Of course, you also want to know that the person on the ground is going to treat your customers fairly while keeping in mind that you are their client. An independent adjuster who pushes back too much could put you on the hook for [acting in bad faith](#) — something no insurance company wants to get accused of given that it could end up costing significantly more money down the road if things go wrong. And, of course, there is the damage to your reputation that any bad faith case may have.

This is exactly why having a true problem-solver on the ground investigating an incident is the best solution for all parties. These kinds of independent adjusters are able to walk the tight line necessary to make all parties feel that they have been treated fairly.

## Qualities of a Top-Flight Independent Adjuster

There are a number of factors that are important to you — and everyone else working to keep an insurance company's profits steadily climbing — when it comes to an independent adjuster.

The two most vital factors are professionalism and availability — no matter how good they are, they're not going to do you any good if they can't make it to the site in a timely manner.

You can spot a top-flight adjusting service in Texas, such as [Royal Adjusting Services](#), based on their reputation, as well as how they run their team.

It's important to work with a service that has a positive coaching culture.

This not only means that there will be regular one-on-one coaching meetings with the independent adjusters — a monthly happening at Royal Adjuster Services — but also that the adjuster is going to be coachable. This allows you to help shape how they handle cases for you, giving them the sort of company fluency that you'd expect out of a staff field agent.

The service also needs to have a methodical dispatching system that prioritizes incidents by geographic location and most qualified adjusters.

Once an incident has been assigned, the service should be communicating with you, the customer. It's your money at risk; any adjuster who doesn't realize that has simply got their wires crossed.

This sort of clear communication means that you'll know who the investigator is, as well as all other relevant adjuster information.

Finally, given that time and quality are always of the essence, top independent adjusters, such as those working with Royal Adjuster Services, will be giving investigators both time and merit-based incentives.

Such incentives not only improve the quality of the work done in all ways but also help companies attract the best adjuster in the regions they offer services, creating an unparalleled team of professionals.

## The Logistical Nightmare of Catastrophes in Texas

Natural disasters are logistical nightmares. Insurance companies and adjusters know it. And, Texas is no stranger to natural disasters.

In fact, the Lone Star State holds the [dubious title of #1](#) in the variety and frequency of natural disasters, which includes hurricanes, hail storms, flooding, wildfires, tornados, sinkholes, erosion, and drought.

It seems like the state really isn't willing to miss any of the action.

While it isn't necessarily difficult to collect the information surrounding a claim and make a coverage determination in a "regular business" environment, a catastrophic environment presents major logistical hurdles.

Fast, skilled, and knowledgeable adjusters are essential for insurance carriers to resolve any and all logistical issues with accessing and making a determination for a claim. This is even truer when managing claims following a natural disaster.

The truth is that managing human resources can be a total nightmare in a catastrophe situation.

What you need in these situations is a "plug and play" hierarchy of capable field investigators, field managers, file reviewers, and many other claims associates. This team must be organized and familiar with how to handle the claim-load in order to avoid delays due to training or other "low-experience" related errors.

## Underwriting Businesses in Rural Areas

With a population of a little over [28.3 million people](#) spread throughout a sprawling 268,596 square miles known as Texas, it's no surprise that about 15 percent of the population is considered to be rural.

Such a vast, lightly populated swath of country gives rise to another reason insurance companies are best-off relying on independent adjusters in Texas. The economics for funding a full-time staff field investigator when underwriting rural businesses don't work out — at least not in your favor.

Instead, having the right independent adjuster to represent your company when it's necessary is the way to go, rather than paying a person year-round to handle one claim.

When an issue does arise, knowing that you have top-notch, professional adjusters familiar with the area and the type of incident means that you can rest at ease.

## Final Thoughts: Navigating Independent Adjusting in Texas — Disaster Capital of The US

The truth of it is that it can be hard to establish which independent adjuster is going to take the best care of you when you don't have your own team on the ground—at least at first glance.

However, once you start digging into adjusting service's backgrounds, it becomes pretty obvious that some, such as Royal Adjusting Services, are forward-thinking.

Our team isn't willing to sit on our hands, providing the same services year in and year out. Instead, we are committed to continual training and constantly improving already top-notch services.

By providing [catastrophe action-plans](#), [liability investigations](#), and [property investigations](#) services that leave you and your customer's 100 percent satisfied, Royal Adjusting Services has developed an untarnished, sterling reputation in the Lone Star State.

What to learn more about the world of claims adjusting? Check out the [podcast Adjuster Talk](#), hosted by Jason Heenan. The podcast focuses on property insurance adjusting and is yet another example of how those behind Royal Adjusting Services are willing to embrace the rapidly adjusting world we live in.

If you're tired of seeing your claims tossed on someone's claims adjusting carousel, it's time to talk to Royal Adjusting Services. Our company provides time-tested, craftsman adjusters, dispatched at a reasonable cost per claim.

Still not sure? [Pick up the phone](#) and let us give you the rundown!