

We understand your policy. We value the damage. We handle the claim.

One goal: the payment your policy owes — without you having to manage the file yourself.

THE FEE

Capped at 10% of claim proceeds by Texas law.

Texas Insurance Code caps public adjuster fees at 10% of claim proceeds. Within that cap, the exact fee depends on claim type, complexity, and stage (pre-filing, reopened, denied, or commercial). Every fee is quoted and agreed in writing before any work begins. We're paid a percentage of the recovery on your claim; if we don't recover more than your original settlement, you owe us nothing.

THE PROCESS

01 Free Policy & Damage Review

We read your policy, walk the property, and tell you honestly whether a public adjuster will add value. No pressure, no fee.

02 Documentation & Estimate

Detailed scope of loss, line-item estimate, photos, and moisture readings. A file built to hold up under carrier review, so the loss is valued for what it actually costs to repair.

03 Filing & Negotiation

We submit the claim, meet the carrier's adjuster on site, and negotiate every line item. You stay informed without having to manage the file yourself.

04 Settlement & Payout

We push for full replacement-cost settlement, including recoverable depreciation, code upgrades, and overhead & profit where applicable.

WHAT WE NEED FROM YOU

- A copy of your declarations page (or full policy if available)
- Photos of the damage and any contractor estimates you've received
- Carrier correspondence — letters, emails, prior adjuster reports