Public adjuster is advocate for claimant

BY DOLLY PENLAND
CORRESPONDENT

There are three types of insurance adjusters: staff adjusters, who work as employees of an insurance company; independent adjusters, who work on an outsourced basis for multiple insurance companies; and public adjusters who work on behalf of claimants.

"The public adjuster is the only type of adjuster who is only working for the policyholder," said Mark Goldwich, owner of Gold Star Adjusters LLC. "The staff and independent adjusters both work for the insurance company and that's who they are responsible to, whereas the public adjuster is responsible to the policyholder. The insurance company's goal is to maximize profit. Our goal is to maximize the payment."

Even though Goldwich and his adjusters are typically able to get policyholders larger settlements, less than 1 percent of the general public even knows public adjusters exist. "When you are a plumber, everyone knows what you do, but when I say I'm a public adjuster, 99 out of 100 have no idea what that means," he said. "It's a challenge to explain to someone why you need me when you have never even heard of what I do before in your adult life."

Traditional advertising tools such as newspaper, radio and television ads have been less effective for him than professional networking — particularly with organizations such as the Jacksonville Regional Chamber of Commerce — and by asking for referrals. In fact, much of his new business is via word-of-mouth, although the business is changing. "I have a great website that I use in conjunction with Facebook, Twitter, MerchantCircle and LinkedIn," he said. "I post checks after I scrub them of any personal information, even the insurance company and the book. It just shows the amounts, but it's still confidential for what we're doing for people."

Goldwich also works with a business coach, Steve Corrigan, president of ActionCOACH in Jacksonville, to help him build his company.

"His goal is to build a team of adjusters who can go out and do the work so the business isn't totally dependent on him," Corrigan said. "When you are working for yourself, you often work a lot. Business owners get so overwhelmed with the daily work. I have helped him step back and take off the technical and see what he needs to do to turn this job into a business.

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working." Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

We think you started the fire. Or We think you drove the car into the canal. Things like that. And they don't have to prove it; they just have to find enough of what they call, suspicious indicators, and they can drag the claim investigations out indefinitely. Most people under those circumstances just give up." According to Florida law, a public adjuster cannot charge more than 20 percent of the amount paid by the insurance company. If a disaster is declared, the state may cap that at 10 percent. Gold Star charges between 10 percent and 20 percent, depending on the case.

Goldwich says he's heard stories of happy clients for whom he's been able to receive full coverage after they were offered either no or partial payment, such as a commercial client who had a tree fall on an apartment complex and the aforementioned client with the stolen car that was found in a trunk.

"We had flood insurance through FEMA and our homeowners insurance and it was turning into a total nightmare," she said. "They were offering us like $10,000. It was just an ongoing battle. I work with attorneys, so I started talking to people and they said get a public adjuster. Interestingly enough, he had worked in the insurance industry, so he was an insider and knew all the plays and things they do. They try to bent you down, so they don't have to pay the full policy, but I wanted every bit of it because we had to rebuild. It's going to be the first platinum IIB-certified and environmentally designed home in Northeast Florida. We built on steel stilts. We're nine feet in the air. There's no way we're going to be flooded. Never again, that was traumatic."

We have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working.

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"

Goldwich says he tries to look at each situation through the eyes of the policyholder. "My goal is to make sure I do not let the policyholder have a bad experience," he said. "I have helped him set some mid-term and long-term goals and then to create 90-day action plans that he has to implement over the next 90 days to get his business working."

Goldwich worked for State Farm Insurance Co. for 17 years before opening his own company in 2004. "I wasn't happy working there anymore and wasn't happy with the change in the corporate culture and I knew I could help all these people who just had these hurricanes hit," he said.

By the way, he said, "It's not that insurance companies don't want to pay claims. It's almost like a perfect storm of events that happen to lead to lower payments. They tell the adjusters things like, 'Don't cover your tracks and be more accurate in measurements and with the prices.'"