

# DRJ CLAIMS

## INSURANCE CLAIM ASSISTANCE

*"we work for you"*

[www.drjclaims.com](http://www.drjclaims.com)

2669 Thunderbird Dr.

Thousand Oaks, CA 91362-3246

either-or

601 Rosery Rd. NE 2502

Largo, FL 33770-3900

877-494-8382

[DRJClaims@msn.com](mailto:DRJClaims@msn.com)

DANIEL R. JENKINS

RESIDENTIAL REMODELING SPECIALIST

GENERAL CONTRACTOR

CA LIC 482984 SINCE 1985

**NOT A PUBLIC INSURANCE ADJUSTER**

**INVESTIGATOR - EXPERT WITNESS - APPRAISER**

MYFLORIDACFO.COM > DIVISION > AGENTS > LICENSURE > GENERAL > DOCS > RESIDENT PUBLIC ADJUSTER

## RESIDENT PUBLIC ADJUSTER LICENSE

### Common Use(s) of License:

A "public adjuster" is any person, except a duly licensed attorney at law as exempted under s. [626.860](#), who, for money, commission, or any other thing of value, prepares, completes, or files an insurance claim form for an insured or third-party claimant or who, for money, commission, or any other thing of value, acts on behalf of, or aids an insured or third-party claimant in negotiating for or effecting the settlement of a claim or claims for loss or damage covered by an insurance contract or who advertises for employment as an adjuster of such claims. The term also includes any person who, for money, commission, or any other thing of value, solicits, investigates, or adjusts such claims on behalf of a public adjuster.

### **s. [626.860](#) IS UNCONSTITUTIONAL**

Insurers hire licensed contractors for compensation to write estimates for restoration of real property, and appraisers for compensation to price personal property. Per s. [626.860](#) the insured are barred from hiring these same professionals for compensation as are Public Adjusters.

**The state allowing the promisor to a contract access to experts while the state denies the promisee of said contract the same access is unconstitutional.**

The state tests and licenses Public Adjusters on their knowledge of insurance policies. The state does not require them to have any additional expertise yet the state allows them to write estimates to restore real property and to price personal property. Their purpose is to mediate on behalf of the insured but they lack the expertise to know what the real costs actually are and are denied access to those experts that do.

It should be up to the insured who will represent them for compensation in negotiating the settlement of a claim for loss or damage under any policy of insurance covering real or personal property limited only by the expertise of the representative(s). Public Adjusters should also be able to employ experts for compensation in their representation of an insured.

In my opinion licensed contractors should be able to assist for compensation the insured either directly or through a Public Adjuster. And the same should be true of appraisers.