

“What is the difference between a loss adjuster and a loss assessor?”

“Loss adjusters and loss assessors are both insurance claims professionals. There is one key difference between them. Loss adjusters are employed by and paid by the insurance company to represent their interests. Loss assessors, in contrast, work for YOU, the policyholder; they are independent professionals who are employed by you to protect your interests. A loss adjuster’s job is to adjust your claim – this can sometimes mean adjusting it downwards; they are paid by the insurer to decide what will be paid for and what will not. An independent loss assessor will deal with the insurer’s loss adjuster on your behalf, and should protect your interests and help you receive the best settlement under the terms of your insurance policy. It’s important to engage an independent loss assessor as early as possible in the claims process.”

“For more on what loss assessors do, visit

<http://www.federationoflossassessors.org.uk/what-is-a-loss-assessor/>.”