



**LOUISIANA
DEPARTMENT OF
INSURANCE**

AFTER THE STORM...

What to expect when **working with an adjuster**

How long after I file a claim will an adjuster come to inspect my home?

Every disaster is different. Ask your insurance company when you file the claim. If you don't hear from an adjuster in a reasonable amount of time, contact your agent or the company. A reasonable amount of time could be three to five days for a minor claim. It may take longer for the adjuster to reach you following a large disaster in your area.

According to Louisiana law ([La. R.S. 22:1892 A](#)), an insurer must send an adjuster to your home within 30 days after notification of loss unless otherwise extended by the commissioner of insurance.

How should I prepare to meet with an adjuster?

- Make a list of all damaged or destroyed personal property. Make a list of damage to the home and other structures, like a garage, tool shed, in-ground pool or fence.
- Gather any photos or videos of your home and property before they were damaged or destroyed.

- Include receipts from when you bought the damaged or destroyed items.

What will happen when the insurance adjuster comes to my home?

- You should be there when the adjuster comes to your home. You can show the adjuster where you believe there has been structural damage and give the lists you've prepared of property or structural damage, photos or videos you've taken.
- The adjuster will inspect your home and take photos and measurements. They may even do some calculations of the damage and cost to repair.
- Take notes when you meet the adjuster. Get the adjuster's name and contact information and ask when you can expect to hear back.
- Before the adjuster leaves, ask what the next steps will be and an estimate of when you'll hear back from them. Also, ask if there's any other information you should provide. You may need to gather more information or start a personal property inventory list.

Questions about your policy? Contact the Louisiana Department of Insurance: 800-259-5300 • www.idi.la.gov

Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages you should have. It is intended to provide information to aid in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.