

Public Adjuster Louisiana: Build a Claim File That Travels



A storm claim can move through several desks before it closes. The homeowner may speak with a call-center representative, a field adjuster, an estimator, a desk examiner, a contractor, and a mortgage company. Every handoff creates a chance for a photo, receipt, room measurement, or prior conversation to lose its context. Working with a [public adjuster Louisiana](#) property owners hire can help, but the strongest starting point is a claim file that another person can understand without a long explanation.

That matters in 2026 even though the seasonal headline sounds calmer than some recent years. NOAA's May outlook gives the Atlantic a 55 percent chance of a below-normal season and forecasts 8 to 14 named storms, 3 to 6 hurricanes, and 1 to 3 major hurricanes. NOAA also stresses that a seasonal outlook does not predict landfall for any location. Louisiana's Department of Insurance makes the same practical point: one storm can still cause devastating damage, so policyholders should understand the claim process before a loss.

Build the record around decisions, not piles

A shoebox of receipts is evidence, but it is not yet a useful claim record. Organize information around the decisions an insurer must make: what happened, when it happened, which property was damaged, whether the damage is covered, what reasonable repairs cost, and what payments have already been issued. A simple index at the front of a digital folder can list each category and the files inside it.

Start with a one-page event summary. Record the date and approximate time of the loss, weather conditions, the first areas where damage was noticed, emergency steps taken, and the date the insurer was notified. Keep observations factual. “Water entered near the west bedroom ceiling after shingles lifted” is more useful than “the whole roof is ruined.” The first statement can be matched to photos, a roof diagram, and an estimate.

- **Policy:** declarations, forms, endorsements, deductibles, and insurer contact details.
- **Damage:** wide photos, close photos, room labels, video, and a dated inventory.
- **Costs:** emergency invoices, repair estimates, receipts, and temporary-living expenses.
- **Communication:** call notes, emails, letters, requests, responses, and payment explanations.
- **Open questions:** disputed quantities, missing rooms, coverage questions, and promised follow-ups.

Photograph the story in layers

Good claim photos work like a map. Begin with an exterior view that identifies the building and affected side. Move to a medium view showing the damaged roof plane, wall, window, or room. Finish with close images that show the material failure. Repeat the sequence for each area. Add a simple caption containing the date, location, direction, and what the image shows. Never climb onto an unstable roof merely to improve documentation; a qualified professional can safely document inaccessible areas.

Photographs become more persuasive when they connect to measurements and estimates. If a bedroom ceiling stain appears in photos, the room sketch should identify the same bedroom, and the estimate should name the ceiling material and affected quantity. That continuity helps

reviewers see why a requested repair belongs in the claim instead of treating it as an unsupported line item.

Use Louisiana rules as checkpoints

Louisiana law provides useful checkpoints for homeowners managing a property claim. Under Louisiana Revised Statute 22:1892, an insured can request the insurer's field-adjuster report, and the insurer must issue a copy within 15 days of receiving that request. The same statute sets a general 30-day payment requirement after the insurer receives satisfactory proof of loss for amounts that are due. These rules are not substitutes for reading the policy or obtaining legal advice, but they show why dated requests and delivery records matter.

Louisiana also regulates public-adjuster contracts. Revised Statute 22:1704 requires a written agreement that identifies the adjuster, license number, services, fee, loss, and signatures. The required disclosure explains that a public adjuster works for the insured rather than the insurance company and that the fee is the insured's obligation. A homeowner considering [Louisiana property-claim support](#) should read that contract alongside the policy, ask how communication will be documented, and keep a signed copy in the claim folder.

Create a communication ledger

After every meaningful call, record the date, participants, subject, requested action, and promised deadline. Follow important calls with a short email that confirms your understanding. A neutral note such as "Today we discussed the missing detached-garage estimate; you said it would be reviewed by August 18" preserves the next step without turning the message into an argument.

If the insurer assigns several adjusters, the ledger becomes especially valuable. Louisiana Revised Statute 22:1897 requires additional status information in certain named-storm residential claims when a third or later primary adjuster is assigned within six months. Regardless of whether that exact rule applies, a compact handoff page helps the next reviewer see prior payments, outstanding coverage questions, deductibles applied, and documents already sent.

Separate facts, estimates, and advocacy

A clear file distinguishes what is directly observed from what a professional estimates and what the homeowner requests. Photos and moisture readings document conditions. Contractor or engineer reports offer professional opinions. A coverage position or request for reconsideration is advocacy. Mixing all three into one emotional narrative can make legitimate evidence harder to evaluate.

Maintain a comparison sheet for competing estimates. List the room or building component, insurer quantity, contractor quantity, price difference, and supporting document. Focus first on scope differences: a missed wall, omitted underlayment, uncounted cabinet, or incompatible repair method often matters more than arguing about a single unit price.

Keep the file ready to travel

Name files consistently, for example “2026-08-10_Kitchen_North-Wall_Wide.jpg” or “2026-08-12_Emergency-Tarp_Invoice.pdf.” Use searchable PDFs when possible, preserve originals, and keep a backup outside the damaged home. Before sending a package, export an index and note exactly what was delivered, to whom, by what method, and on what date.

Payment records deserve their own table. List the check date, amount, payees, coverage bucket, deductible or depreciation shown, and the estimate version that accompanied it. Mortgage-company endorsements can delay access to funds, so note when a check was sent for endorsement and when it returned. Do not treat an unexplained payment as agreement on every scope item. Match the payment letter to the insurer’s estimate, then place questions about omitted or changed items in the open-issues list.

Schedule a short weekly audit while the claim is active. Confirm that every new email, estimate, photograph, invoice, and payment appears in the index. Close resolved questions rather than deleting them; a dated “resolved” note preserves the history. This rhythm prevents a busy month from becoming a gap that nobody can reconstruct.

A claim file is finished only when a new reader can trace the loss from event to damage to requested repair. Build that chain early, update it after every inspection or payment, and keep unresolved questions visible. The result is less scrambling, fewer repeated submissions, and a cleaner path for everyone responsible for evaluating the claim.

General educational information only; policy language and individual circumstances control.