Public Adjuster Detroit: The Evidence-First Plan



After a property loss, the first week can produce a confusing mix of inspections, cleanup decisions, temporary repairs, and offers of help. A homeowner considering a public adjuster Detroit should pause long enough to build an evidence-first plan. The goal is not to delay safety work. It is to preserve the record as debris is removed, surfaces dry, and memories blur.

Michigan's Department of Insurance and Financial Services reinforced this point in April 2026 when it encouraged residents to create home inventories, review coverage, keep policy documents in a safe location, and prepare for deductibles. The guidance is useful after a loss too: the faster a household turns scattered photos and receipts into an organized file, the easier it becomes to see whether the claim is progressing or needs additional help.

Stabilize the property and preserve proof

Safety and reasonable emergency protection come first. Follow fire-department, utility, health, or building-official directions. Notify the insurer promptly and ask what immediate work is authorized. Photograph each area before cleanup when it is safe to do so. Capture wide room views, close details, water lines, broken components, model numbers, and the path a damaging event appears to have taken.

Do not rely on one video walk-through. Still photographs are easier to label and compare with an estimate. Keep originals and make annotated copies. If materials create a health risk and must be discarded, photograph them in place and preserve identifying information when appropriate.

Start a receipt log on day one. Include temporary boarding, tarping, water extraction, laundry, lodging, meals, transportation, storage, and emergency purchases. A receipt without a short note may not explain why the cost relates to the loss. Add the date, purpose, people affected, and coverage category you believe may apply, while recognizing that the policy and insurer determine payment.

Create the claim timeline before details scatter

A timeline is one of the simplest ways to reveal a stalled or fragmented claim. Record the loss date and time, first notice to the insurer, claim number, every inspection, every document sent, every estimate received, and each requested response date. Add the name and role of every participant.

Keep entries factual and brief. “August 18, 10:15 a.m.—sent 24 kitchen photographs and mitigation invoice to assigned adjuster; requested confirmation of receipt” is more useful than “sent everything again.” Attach or link the supporting email. When a phone call matters, write a same-day summary and send a polite confirmation if appropriate.

Michigan DIFS says insurers begin an investigation after receiving a claim and advises consumers to stay in contact about additional information. Its severe-weather guidance from March 17, 2026 also tells residents to understand their rights and responsibilities and protect themselves from fraud. A clean timeline supports both goals without turning every interaction into a confrontation.

Public adjuster Detroit decision triggers

Many claims can be managed directly with the insurer. Paid representation should solve a defined problem, not simply add another person to the email chain. Review the claim for these triggers:

- the damage spans several rooms, structures, or coverage categories;
- measurements or repair methods differ materially across estimates;
- the contents inventory is large and difficult to value or document;
- the insurer’s estimate omits visible damage or necessary access and finish operations;
- requests for information repeat without a clear checklist or decision;
- business income, additional living expense, or code-related issues create sustained documentation work;
- the policyholder lacks time, health, or technical capacity to manage the file.

Write one sentence describing the actual problem. For example: “The insurer’s estimate addresses roof covering but does not explain interior water damage in three rooms,” or “The claim has 260 contents items with incomplete age and replacement documentation.” That sentence becomes the test for any professional proposal.

A qualified Detroit property-claim advocate should explain how the service will address that problem, what the policyholder must still do, and how progress will be measured.

Verify Michigan licensing and contract limits

Check credentials through official Michigan resources. Do not accept a logo, social profile, or referral as proof of authority. Ask who will perform the work, who will attend inspections, and whether outside estimators or experts will add separate costs.

Michigan DIFS publishes a residential public-adjuster contract FAQ. It states that the total amount paid to the adjuster cannot exceed 10 percent of the amounts paid by the insurer in settlement of the loss for the authorized coverage. The FAQ also explains that the required contract form cannot be altered beyond completing its blanks and attaching a compliant alternative fee agreement.

Read the fee base carefully. Ask how prior payments, emergency advances, additional living expenses, recoverable depreciation, and supplemental amounts are treated. Confirm cancellation terms and the method for

authorizing settlement decisions. Request a complete copy before signing and keep it with the claim timeline.

The National Association of Insurance Commissioners' 2026 post-disaster guide recommends a contract that explains services and fees and notes that consumers should ask for regular updates. Put the update schedule in practical terms: weekly email, document portal, open-item list, and a named contact who responds within an agreed period.

Build a three-column estimate comparison

Avoid comparing only the totals. Create three columns: insurer estimate, contractor or expert estimate, and evidence. Organize rows by location and operation. Note quantity differences, missing work, material-quality differences, depreciation, and items reserved pending further inspection.

Separate the repair sequence into direct damage, access, and finish work. A wall opening may be necessary to reach a damaged pipe. Trim may need removal and reset. Paint or texture may be needed beyond the exact patch to produce a consistent finish. Listing each operation allows the insurer to address it specifically.

Evidence can include photographs, measurements, invoices, manufacturer information, specialist reports, and pre-loss records. A contractor's opinion can explain a repair method, but it does not replace the policy. Keep coverage questions separate from construction questions so the right person can answer each.

Protect the contents claim from guesswork

A rushed inventory often contains vague entries such as "clothes—$5,000" or "kitchen items—$2,000." Break broad categories into useful groups. For each item, record description, brand, model, approximate age, purchase source, condition, quantity, and replacement reference. Add photographs or prior images when available.

Michigan's April 2026 inventory guidance highlights high-value electronics and appliances and recommends storing receipts and policy documents securely. It also points consumers to the NAIC Home Inventory app, which can group belongings by room and export records. Whether using an app or spreadsheet, consistency matters more than complexity.

Do not guess a premium model when the original cannot be identified. Mark uncertainty and explain the basis for a reasonable comparison. Honest ranges and documented assumptions are stronger than unsupported precision.

Use a 14-day action plan

For the next two weeks, assign one owner and due date to every open item. The list may include obtaining the insurer's current estimate, confirming the next inspection, labeling photographs, completing one room of contents each day, requesting written coverage explanations, and gathering itemized repair bids.

If hiring a public adjuster remains under consideration, schedule consultations after the core file is assembled. Give each candidate the same documents and questions. Compare the proposed work, fee, communication plan, and analysis—not just confidence or predicted settlement size.

The evidence-first plan creates leverage without exaggeration. It preserves facts, exposes real gaps, and helps a homeowner decide whether professional claim management will add enough value. Stabilize the property, build the timeline, compare scopes, verify licensing, and make the decision from a record that can withstand careful review.