ELITE TRAINING ACADEMY

The Public Adjuster's Launch Guide

TEXAS EDITION

From licensed to your first signed claim —
a practical, step-by-step playbook for new Texas public adjusters.

A free companion for graduates of the ETA Texas Public Adjuster course.

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How to use this guide

You passed the Texas exam and you're licensed under Chapter 4102 of the Texas Insurance Code. Congratulations — that was the hard part on paper, and the beginning of the real work. A public adjuster license is a business license, not a job offer. This guide takes you from “I have a license” to “I have signed files and money coming in,” in the order that actually matters.

Work it top to bottom. Each phase has a checklist. Don't skip the legal and setup phases to get to marketing — a single mistake in your contract or your solicitation can cost you the license you just earned. Where you see a TEXAS RULE box, that's a Chapter 4102 requirement you must follow.

HOW TEXAS PUBLIC ADJUSTERS ARE REGULATED

Your regulator is the Texas Department of Insurance (TDI). Your entire practice is governed by Tex. Ins. Code Chapter 4102 and TDI rules in 28 TAC. Every legal figure in this guide is cited to Chapter 4102 so you can verify it. This is general education — confirm current requirements with TDI before you act.

0 Lock in your legal foundation

Before you sign a single client, make sure you're allowed to operate — and protected.

- ☐ Confirm your license is active with TDI and note your renewal date now.
- ☐ Satisfy your financial-responsibility requirement (§4102.105). Texas requires proof of financial responsibility in an amount set by the TDI commissioner by rule — satisfied with a surety bond OR a professional-liability (E&O) policy. Get this in place; your license isn't fully usable without it.
- ☐ Carry E&O insurance regardless. Even beyond the §4102.105 requirement, operating without E&O is a career-ending risk — one large-claim mistake can bankrupt you personally.
- ☐ Calendar your deadlines 60 days early: license renewal, financial-responsibility renewal, and continuing education (§4102.109).

ETA CAN HELP — BOND & E&O (TX / OK)

Texas and Oklahoma public adjusters: Elite can help you place your surety bond and E&O coverage quickly so you're not shopping blind. Reach out and we'll connect you with the right people.

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TEXAS RULE — THE CHAPTER 4102 ESSENTIALS TO READ FIRST

Your fee is capped at 10% — flat (§4102.104(a)). A Texas public adjuster's commission may not exceed ten percent of the insurance settlement. There is no higher "catastrophe" tier. You may bill hourly, flat, by percentage, or otherwise — but never above 10%.

The 72-hour fee rule (§4102.104(b)). You may not take a percentage commission if the insurer, within 72 hours after the loss is reported, pays or commits in writing to pay the policy limit. You may still be paid reasonably for your time and expenses. (This is a fee rule — not a no-contact window.)

Mandatory written contract (§4102.103). Use the TDI-approved form, executed in duplicate. It must let the client cancel by written notice within 72 hours of signing (§4102.103(b)) and must prominently display, in 12-point boldface: "WE REPRESENT THE INSURED ONLY." Keep a signed copy in Texas.

Solicitation limits (§§4102.151–.152). No soliciting during the progress of a loss-producing natural disaster, and none during certain hours of the day.

You cannot be the contractor (§4102.163) and must avoid conflicts (§4102.158). Don't do or have a financial interest in the repair work on a claim you adjust.

Recordkeeping (§4102.110). Keep your claim records in Texas for at least 5 years after the transaction ends.

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1 Stand up the business

- ☐ Choose an entity — most PAs use an LLC for liability separation and a professional image. Ask an accountant about LLC vs. S-corp.
- ☐ Get an EIN from the IRS (free, minutes online).
- ☐ Open a business checking account — never commingle client and business funds.
- ☐ Set up simple bookkeeping (QuickBooks, Wave, or a clean spreadsheet). Track every expense from day one — much of your startup cost is deductible.
- ☐ Build your TDI-compliant client contract from the approved form: your fee (≤ 10%), the 72-hour cancellation notice, the 12-point "WE REPRESENT THE INSURED ONLY" notice, and a clear scope. (ClaimZilla's template library includes a Public Adjuster Contract you can localize and send for e-signature — still have it reviewed.)
- ☐ Establish a professional identity: business email (not gmail), a phone line you answer, a logo, and business cards.

2 Set up your tools and systems

The right stack lets a solo PA operate like a firm — and it's where new adjusters waste the most money.

Step 1 — ClaimZilla: your all-in-one claims platform

Most new adjusters end up paying separately for a CRM, a measurement service, a storm-report service, an e-signature tool, a photo/AI app, and a billing tool — $350–$400 a month. ClaimZilla bundles all of it into one app on your phone, tablet, or browser. It's built by public adjusters — a product of The Elite Company, the same family as Elite Training Academy.

- ☐ Claim your free ClaimZilla intro at claim-zilla.com (free for ETA grads). Set up your company profile and pipeline: Lead → Signed → Filed → Negotiating → Settled → Closed.

What's built in — so you don't pay for it elsewhere:

- Claim intake & pipeline CRM — one record per claim (client, carrier, policy/claim #, date of loss, deductible, limits), dragged from intake to settled.
- Photo & damage documentation with AI analysis — annotate and organize by room; AI flags hail strikes, water staining, and structural cracks with confidence scores you can cite. Replaces a standalone photo/AI app.
- AR + LiDAR room scanning — iPhone Pro scans an interior room in ~60 seconds with auto dimensions. Replaces the room-scanning contractors firms pay $200–$500 a visit.
- Aerial roof measurement — AI satellite measurement included on every claim. Replaces the aerial-report services that charge $50–$120 per report.
- Radar hail & storm intelligence — NOAA radar hail-swath footprints mapped to the property with a one-click storm-history PDF — plus a daily scan of your past clients' addresses that flags anyone a new storm just hit. Replaces the storm-report services, and doubles as a lead generator.

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- Contract & document templates + e-signature — Public Adjuster Contract, Sworn Statement & Proof of Loss, Notice of Claim, and Invoice, with state-specific saves; client e-signature or in-person iPad signature. Replaces a separate e-signature tool and drafting your forms from scratch.
- Demand letters & scope of damages — branded and itemized, with built-in building-code citations (IRC R905, matching-material laws) dropped straight into the letter.
- Contingency invoicing + Stripe payments — auto-calculates your fee on the increase, generates a branded invoice, and collects online (ClaimZilla takes no cut).
- Settlement ledger + carrier communication log — every dollar in and out (trust-account ready), and every email, call, and letter timestamped for your bad-faith timeline.
- Third-party hub, email & calendar sync — carriers, adjusters, and GCs on the claim; two-way Gmail/Outlook and calendar.
- Team & payroll — up to 20 adjusters, contingency splits, and Gusto / Rippling / QuickBooks payroll.
- AI assistant + mobile — ask Claude, ChatGPT, or Perplexity what you're owed and log payments by voice; native iPhone & Android apps.

WHY THIS IS STEP ONE

Consolidating six tools into one is the difference between about $50 and $400 a month — and your documentation and responsiveness ARE your reputation. Start here; it's free to try for ETA grads.

Step 2 — The one tool worth carrying alongside it

☐ A carrier-format estimating platform. ClaimZilla builds your scope, measurement, documentation, and demand letter. If you also want the line-item priced estimate in the exact format carriers expect — with their recognized pricing database — the industry-standard estimating software is still worth a subscription. Learn it (Phase 3) and add it when your volume justifies the cost.

Step 3 — Your field kit (the physical gear)

☐ An iPhone Pro or recent iPad (unlocks ClaimZilla's LiDAR room scanning), a ladder you trust, a moisture meter, and a tape/laser measure for spot checks. That's the kit — ClaimZilla handles measurement, storage, and documentation from there.

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3 Sharpen your estimating & claims skill

Selling the claim is one skill; building the number is what wins the settlement.

- ☐ Learn valuation cold: ACV vs. RCV, depreciation and recoverable depreciation (the two-check system), coinsurance, and how a policy actually pays. Elite Training Academy's courses and free tutorial videos cover every one with worked examples — start there.
- ☐ Learn the line-item method behind Xactimate/Symbility: how a scope becomes a priced estimate, what overhead & profit ("10 and 10") is and when it applies, and how localized pricing works.
- ☐ Master scope writing — the money is won or lost in completeness. The best PAs are simply the most complete observers in the room.
- ☐ Set your documentation standard: 50–150 photos on a typical residential loss, a sketch/floor plan, per-room notes. The test: could another adjuster reproduce your scope from your file alone?
- ☐ Optional: formal Xactimate training/certification (Verisk). It pays for itself in credibility and in dollars found.

4 Build your referral network

The people already standing in front of damaged property are your first pipeline.

Who to build relationships with

- ☐ Roofing companies — constant exposure to Texas hail and wind damage and to claim disputes they can't resolve.
- ☐ Water/fire mitigation & restoration companies — on-site within hours of a loss; a premium referral source.
- ☐ General contractors and remodelers who run into underpaid claims.
- ☐ Plumbers, HVAC techs, and other trades who are first to spot a loss.
- ☐ Real estate agents and property managers with portfolios of homes and rentals.
- ☐ Property/insurance attorneys for referrals in each direction.

How to build it

- ☐ Find them: Google Maps and "[your city] roofing / water mitigation / restoration," the IICRC directory for certified restoration firms, and whoever advertises after a Texas storm. Build a list of 25.
- ☐ Show up in person. Cards, a handshake, and one clear sentence: "When your customer's claim gets underpaid or denied, I make the carrier pay what the policy owes — and it makes you look good for referring me."
- ☐ Join the rooms: BNI/referral groups, roofing & restoration associations, the chamber, and storm-response networking.
- ☐ Be the reliable one. Answer your phone, show up, follow through. Referral relationships are won on responsiveness.

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TEXAS RULE — REFERRAL & CONTRACTOR GUARDRAILS

A Texas public adjuster may not act as the contractor or have a financial interest in the repair on a claim they adjust (§4102.163), and must avoid conflicts of interest (§4102.158). Refer repair work — don't do it on your own files.

Chapter 4102 restricts paying or receiving referral fees (§§4102.160, .164). Build relationships on trust and results, not cash-for-leads. Confirm specifics with TDI.

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5 Get visible: marketing & lead gen

Referrals are your foundation; marketing makes frustrated homeowners find you.

Foundation

- ☐ Google Business Profile — free, and the highest-ROI move for a local service business. Complete it, add photos, collect reviews.
- ☐ A simple website with what you do, your Texas service area, a phone number, and a contact form. Fast and trustworthy beats fancy.
- ☐ Reviews are your currency. Ask every satisfied client for a Google review. 30 real 5-star reviews beat any ad.

Social media — pick 1–2 platforms and be consistent

- ☐ Facebook is where Texas homeowners are (local + neighborhood groups). Instagram for before/after. YouTube for education (huge trust builder). LinkedIn for the contractor/attorney network.
- ☐ What to post: claim wins (with permission), plain-English education (“ACV vs RCV,” “where's the rest of my roof money?”), post-storm “what to do first” guidance, and myth-busting FAQs.
- ☐ Cadence: 2–3 posts a week, consistently. Batch a month in one sitting.

TEXAS RULE — ADVERTISING & SOLICITATION

Your marketing must identify you as a public adjuster and follow Chapter 4102's solicitation limits: no soliciting during the progress of a loss-producing natural disaster (§4102.151) and none during certain hours of the day (§4102.152). Avoid any claim that reads as unlicensed activity or the practice of law (§4102.156).

Storm response — where Texas PAs make their year

- ☐ Have your posts, network outreach, and intake ready before a hail/wind/flood event. The PAs who win big claims are organized before the storm, not scrambling after — within the §4102.151 solicitation limits.

6 Work your first claims like a pro

- ☐ Intake the client, loss, policy, and carrier into ClaimZilla the moment you're signed.
- ☐ Inspect and document to your standard (photos, sketch, notes, moisture readings).
- ☐ Build a complete estimate and compare it line-by-line to the carrier's. The gap is your value.
- ☐ Communicate relentlessly — silence is the fastest way to lose a client and their referrals. ClaimZilla makes updates easy.
- ☐ Track every deadline — proof-of-loss, carrier response/payment, and any appraisal or dispute clocks.

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- ☐ Close cleanly: deliver the settlement summary, make sure recoverable depreciation is actually released, get paid per your contract (≤ 10%), and ask for the review and the referral.

7 Grow

- ☐ Stay compliant: complete your CE (§4102.109) early, renew on time, keep your financial responsibility and E&O active, and keep records in Texas for 5 years (§4102.110).
- ☐ Expand your license footprint. Storm work is regional — neighboring states multiply your opportunity. Elite Training Academy has public-adjuster exam prep across the country to get you ready for the next state's exam.
- ☐ Systematize and delegate — your ClaimZilla workflow is what lets you add a second adjuster or an assistant without dropping files.
- ☐ Specialize (large-loss, commercial, specific perils) as you gain experience — it commands higher fees and better referrals.

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Your first 30 days — quick-start checklist

1. **License active with TDI; financial responsibility (§4102.105) satisfied; E&O bound**
2. **LLC + EIN + business bank account**
3. **TDI-compliant contract ready (≤ 10% fee, 72-hr cancellation, “WE REPRESENT THE INSURED ONLY”)**
4. **ClaimZilla account set up — free ETA intro claimed**
5. **Estimating software access (Xactimate or Symbility)**
6. **Valuation fundamentals reviewed (ETA course + videos)**
7. **Google Business Profile live**
8. **Target list of 25 roofers / mitigation firms — start visiting**
9. **Social profiles created; first week of content posted**
10. **Inspection kit assembled (camera, moisture meter, ladder, measure)**

Resources

• ClaimZilla — the all-in-one claims platform. Start at claim-zilla.com (free intro for ETA grads).

• Elite Training Academy — Texas PA exam prep, estimating fundamentals, and free tutorial videos: academy.theelitecompany.com

• Xactimate (Verisk) / Symbility (CoreLogic) — estimating platforms and training.

• EagleView / Hover — aerial and 3D measurement reports.

• IICRC — certified restoration-firm directory (build your mitigation network).

• Texas Department of Insurance (TDI) — the authority on Chapter 4102 requirements, forms, and CE. Bookmark it.

• Bond & E&O help (TX/OK) — contact Elite.

WHAT'S COMING — THIS GUIDE GROWS

Planned additions: a sample TDI-compliant contract walkthrough, a storm-response playbook with intake scripts, a social-media content calendar, a ClaimZilla setup walkthrough with screenshots, and companion editions for other states as we launch them. Have something that worked for you? Tell us and we'll add it.

Disclaimer: This guide is general business and educational information for licensed Texas public adjusters, not legal, tax, or financial advice. Public-adjuster regulation under Tex. Ins. Code Chapter 4102 and TDI rules changes over time; always verify current requirements with the Texas Department of Insurance and consult qualified professionals before acting.