



## Article Side

AMPM Loss Adjusters by [Anthony Mulligan](#)

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The majority of UK based loss adjusters handling property claims usually work for, and are paid by, the insurance company to mitigate, investigate and assess the scale and causes of loss or damage of potential insurance claims, should this be a house fire; a flooding; theft; exterior damage etc. They often need to ensure claims are truthful and valid before reporting back to the insurance company with their assessment and adjustment. They have specialists in specific areas that will provide a more accurate assessment. They are then able to calculate the costs of the claim and give the insurance company a figure of how much they estimate the customer should receive – this should be a fair and accurate calculation- however their loyalty usually lies with the Insurer, rather than the Insured. Most customers wouldn't dispute a loss adjuster, even if they strongly believed they were wrong.

Furthermore, when a loss adjuster appoints a contractor/supplier from their approved panel, in some cases these contractors/suppliers are controlled by the same loss adjusting group(s) or they have an interest in the network of contractors/suppliers, with fees and/or discounts applied over and above the fees paid by your insurance company to the loss adjusters for them to act on their behalf. Unfortunately, it is this affiliation which creates the conflict of interest and can create such problems for the customer.

AMPM Loss Adjusting Group are a firm of Public Loss Adjusters, Loss Assessors & Claims Managers who work entirely for the customer, not the insurer, and boast 65 years combined experience and knowledge in Insurance Claims Management. With their qualified and approved personnel, they comprise of over 1,000 individual specialists with complete national coverage. Their professional support, advice and guidance could really impact a claim and result in a significant difference in favour of the client.

With AMPM, the loss adjusters and assessors are public adjusters independent of the insurers and are able to act as the client's own insurance expert with their best interests in mind at all times to ensure they receive the amount deserved. AMPM Loss Adjusters will work within the correct terms of the client's insurance policy and therefore, due to their professional experience, they know exactly how much the client should be entitled to and can advise what they should receive, according to their assessment. Their objective is to protect the insured against financial loss and the costs of recovering it.

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