



Fire - Storm - Flood & Others

# Public Loss Consultants

*"Protection For The Insured"*

Residential & Commercial Property Claims

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**Main Office & Catastrophe Division:**

***Northeast Division***

431 Dosen Road • PO Box 489

Middletown, NY 10940

(800) 738-6101

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**Regional Offices:**

***Central East Division***

233 Main Street

Wilmington, NC 28405

***Central West Division***

11250 West Road, Unit C

Houston, TX 77065

***Southeast Division***

23315-A SW 54th Way

Boca Raton, FL 33433

***Southwest Division***

28126 Fairview Avenue

Hemet, CA 92544

***Caribbean Division***

US Virgin Islands

Marche Building

2nd Floor, Suite 204

St. Thomas, USVE 00802

**Public Loss Consultants also has affiliates Nationally and Internationally to service the public's interest in their insurance loss recoveries throughout the world.**



**Public Loss Consultants** is a professional public adjustment company, which has been responsible for the recovery of millions of dollars, in insurance settlement proceeds for over a decade, on behalf of its clients ***“The Insuring Public”***. We have represented our valued clients nationally and internationally on all types of damages related to: Fire, Storm, Flood and Others.

**Our valued services have been outlined in detail for your benefit. These services combined with our knowledge and experience will ensure that our clients will not only receive the maximum insurance recovery, but an expedited recovery as well.**

**PUBLIC LOSS CONSULTANTS WILL INTERPRET YOUR INDIVIDUAL INSURANCE POLICY COVERAGES AND APPLY THEM ACCORDINGLY TO EACH FACET OF YOUR CLAIM:**

**RESIDENTIAL:**

COVERAGE A: BUILDING

COVERAGE B: APPURTANANT STRUCTURES

COVERAGE C: PERSONAL PROPERTY

COVERAGE D: ADDITIONAL LIVING EXPENSE, LOSS OF USE AND RENTAL LOSS

**COMMERCIAL & INDUSTRIAL:**

COVERAGE:

BUILDING – BUILDINGS AND PERMANENTLY INSTALLED: FURNITURE AND FIXTURES, MACHINERY AND EQUIPMENT, OUTDOOR FIXTURES, ETC.

BUSINESS PERSONAL PROPERTY – NON PERMANENT - FURNITURE AND FIXTURES, MACHINERY & EQUIPMENT, STOCK & INVENTORY, ETC.

**BUSINESS INCOME:** LOSS OF INCOME DUE TO BUSINESS INTERUPTION

**EXTRA EXPENSE:** COSTS ASSOCIATED WITH TEMPORARY AND PERMANENT RELOCATION

**BOILER & MACHINERY:** DAMAGE CAUSED BY EXPLOSION OR IMPLOSION OF EQUIPMENT

**BUILDERS RISK:** PROPERTY UNDER CONSTRUCTION

**MARINE:**

WATERCRAFT – PLEASURE BOATS

YACHTS – POWER & SAIL

COMMERCIAL OCEAN MARINE – FISHING VESSELS, TRAWLERS, LARGE VESSELS, OIL RIGS, ETC.

**INLAND MARINE:** TRANSPORTATION, CARGO, BRIDGES, TUNNELS, ETC.



### **Expert Coverage Interpretation Of Your Insurance Policy:**

The proper interpretation and analysis of your insurance policy is crucial in any loss recovery. Public Loss Consultants utilizes its vast knowledge of contract and insurance contract law to understand the strengths and weaknesses of your insurance contract as it relates to your current property loss. Our president holds the highly acclaimed designation of **Property Claim Law Specialist (PCLS)** from **The American Educational Institute, Inc.**

We have found that the insurance policy language can be difficult to understand or interpret for many of our clients. If you are not well versed in insurance contract law you may find it difficult to understand the rights and coverage available to you, under your specific insurance contract and how this coverage relates to your specific insurance loss. In addition our analysis of your insurance contract will also identify your obligations to the insurance company as well. This is usually defined under the condition portion of the insurance contract “**Your Duties After Loss**”.

Our experts with vast knowledge of insurance policy language and insurance contract law will review your entire insurance contract in an effort to outline and detail the specific coverage available to you and explain any restrictions or limitation of that coverage.

Finally, our firm will **ensure** your insurance company will fulfill all of its obligations to you under your specific insurance contract.

### **Compliance and Assistance of “Your Duties After Loss”:**

Once Public Loss Consultants has been engaged, we will not only inform you, but also assist you in the compliance of all of your obligations under your insurance contract. This valued service ensures that our client’s responsibilities under their insurance contract are fully met, and that there is no breach of the insurance contract, which could jeopardize or limit our client’s recovery.

Each insurance policy will have a section, which lists the duties and requirements of the insured after a property loss. If these obligations are not completed or fulfilled by the insured or met in their entirety, it may possibly jeopardize a portion of the claim payment, or even void coverage in some extreme instances. The insured has a contractual responsibility to fulfill these obligations to the insurance company completely.

By engaging Public Loss Consultants to represent your interest you not only get the confidence of working with an experienced seasoned professional, but piece of mind that your settlement will not be jeopardized or limited in any way by any act, error or omission of you, the insured.

### **Initial Inspection and Loss Valuations/ Reserves:**

It is imperative that Public Loss Consultants and their experts gain access to the loss location to complete a preliminary assessment on all facets of your loss immediately, **prior** to the insurance adjusters initial inspection.

***The idea that I will wait to see what my insurance company offers me before engaging a professional public adjuster, consistently does not work to your advantage and additionally further complicates and hampers our firms ability at a later date, to achieve the maximum recovery for our clients.***

By allowing Public Loss Consultants the opportunity to get an in depth knowledge of your damage and loss exposure, prior to your insurance company, it benefit’s you, our client, greatly. In addition it also allows our firm and our experts the time necessary to process our initial findings into report form and gather the necessary supporting documentation to confirm the values included in these initial reports.

Our loss experts complete these preliminary reports as a tool to be utilized by our expert adjusters in preliminary negotiations. These preliminary negotiations include, but are not limited to achieving reasonable reserve values, advance payments, future actions to be taken by both the insurance company and our firm as your legal representative.



The reserve value constitutes the approximate total value of loss to the insurance company. The insurance company adjuster will be responsible to report back to **his** insurance company a reserve amount. By Public Loss Consultants providing the insurance adjuster a valuation and substantiation of loss values at our initial inspection which encompass the maximum loss value, the adjuster will be inclined to submit a higher, more accurate reserve value rather than a lower, inaccurate reserve value, which could result in a reduction of your maximum recovery, certainly it will result in additional time delays in attempting to raise a low reserve.

Request for advanced payment will be made at our initial inspection of risk with the insurance company adjuster. These advanced payments will be necessary to offset additional expenditures our clients incur as result of their loss, such as Temporary Repairs to Building, Cleanup, Personal Property and Business Property Repairs and Replenishments, Relocation, Business Income Loss, Etc.

### **Detailed Loss Valuations:**

Public Loss Consultants prides itself on having developed a long list of associates that excel in their specific fields and professions throughout the nation. Our associates some, in and out of the insurance industry, but all experts in their chosen fields, provide our firm and our clients an invaluable service. They have been instrumental in assisting our firm in sometimes very difficult loss valuations along with providing expert reports and testimony on these reports. The combination of Public Loss Consultants professional public adjusters and our associates expertise in documenting and establishing maximum loss values guarantees our clients will recover the maximum value of their insurance claim.

**Some of the experts we refer to above included but are not limited to:** Building experts, cleaning experts, structural engineers, mechanical engineers, environmental experts, industrial hygienists (Mold), forensic engineers, inventory experts, salvors, accounting experts, forensic accountants, attorneys, marine surveyors and all types of other professionals as they relate to each specific loss.

The loss valuations completed by our many experts are submitted in many ways based on the type of property being evaluated. Two of the most common reports completed on behalf of our clients are the **Building Damage Appraisal & Personal Property Damage Appraisal**. The insurance industry dictates the manner in which these reports should be completed and presented as a formal claim filing. We have provided below, a brief analysis as to the mechanics in production of these reports.

### **The Mechanics of the Building Damage Appraisal:**

Initially it starts with our experts initial inspection of risk, which produces a scope of damage and/or scope of repair. In addition to the scope, our experts also complete interior and exterior Diagrams/ Blueprints of the building depicting accurate measurements of floors, walls, ceilings and roofs. Finally our experts then complete a photo analysis depicting the specific damages addressed in the scope of repair as documentation to support allowance. These details are then drafted in appraisal form utilizing state of the art computer software systems. The final product will include a room by room, detailed itemized scope and value of repair inclusive of all cost for your state and local, including but not limited to Debris Removal, Permit Fees, Architectural Fees, State Tax and Overhead & Profit calculations.

***The idea that you will provide a local contractors estimate to your insurance company as documentation to support repair cost rather than engaging a professional public adjuster and their experts to prepare and document your claim on your behalf, consistently does not work to your advantage and will more than likely result in additional delays and reduction of your maximum insurance recovery.***

**Most contractors are not insurance restoration experts. They may not be knowledgeable as to how to restore specific damage related to water, heat, smoke and others. In addition they may not be aware of "Hidden" damages that need to be treated or restored by utilizing specific methods of restoration. Their proposals will lack the detail and documentation necessary to substantiate your loss to your insurance company. They will also prepare their proposals on the basis of competitiveness in effort to win over the job rather than the maximum amount recoverable for the repair. They will not be able to assist you with other facets of your building loss such as calculations of: Depreciation, Co-Insurance, Broad Evidence, Etc. or assist you with your other loss exposures Personal Property, Additional Living Expense, Business Income Loss, Extra Expense, Etc.**



## **The Mechanics of the Personal Property Damage Appraisal:**

One other common report completed by our experts is the Personal Property Damage Appraisal and Business Personal Property Damage Appraisal. Public Loss Consultants inventory personnel complete the reports initially. This list will address a physical listing all damaged inventory items to be included for repair or replacement. Our personnel then works from these lists to complete a typed report based on a line-by-line, itemization of the damaged property. Once the itemization has been completed our staff will work closely with you, your staff and business associates (if applicable) to evaluate the cost of repair or replacement inclusive of shipping charges and any addition charges for the damaged items. Also we will assist your office in gathering documentation to support those value i.e. invoices, purchase records, banking records, accounting records, etc. Additional experts may be required to provide expert testimony and analysis on specific merchandise to comment on damage, restoration and/or replacement of specialty items.

***There are many other types of loss Reports, Surveys and Assessments to consider for all types of real property loss. If required our office has at its disposal experts in every field to assist you and our office in quickly formulating a correct evaluation of loss and value, which will not only maximize, but expedite your insurance recovery.***

**Economic Losses:** Additional Living Expense, Loss of Use, Rental Loss, Business Income, Extra Expense, etc.

**Collectable Losses:** Antiques, Fine Arts, Jewelry, Furs, Fire Arms, Specialty Items, etc.

**Specialty Property:** Commercial Stock, Landscaping, Marine Property & Equipment, Automotive Property & Equipment, Aviation Property & Equipment, Specialty Electronics, etc.

All other claim preparation and additional formal filings for other types of Damage Appraisals and Property Loss Reports are usually completed in a specific report form. This form again is in form and content dictated and accepted by the insurance industry as a standard. In addition all of our Damage Appraisals and Property Loss Reports are filed along with supporting documentation to substantiate the cost and loss values included on these reports.

### **Replacement Cost Value (RCV) Less Depreciation = Actual Cash Value (ACV)**

Many of the reports we complete for property damages require a calculation of depreciation, as are required under most insurance contracts. Public Loss Consultants and their expert's knowledge of the type of property that was damaged calculate depreciation values and in effort minimize depreciation levels deducted from claim settlements. Depreciation is not applicable to all property, however it is applicable to most as it relates to age and deterioration of the property prior to loss. Public Loss Consultants negotiates the amount of depreciation deduction in almost every insurance recovery with insurance company personnel on some level. Some policies are ACV only and therefore the difference between RCV and ACV (Depreciation) is never recovered by our client and can result in thousands of dollars in lost recovery if inaccurately over applied.

Depreciation is even applied if you have purchased Replacement Cost Coverage. The calculation of depreciation is held-back from the initial recovery and the ACV is paid only. Once repairs or replacement of property have been completed and our client is able to document payment for those repairs Public Loss Consultants will complete a Replacement Cost Filing on behalf of our client in effort to recover the full amount of RCV.

## **Investigative Requirements:**

There may also be many investigative reporting requirements to consider to not only document your loss and value, but possibly to substantiate to the insurance carrier that coverage is applicable under your insurance contract:

Cause & Origin Investigation, Mold Analysis & Abatement, Site Analysis & Investigations, Arson Investigations, Lab Analysis Studies (Mold, Chemical, Smoke), Forensic Studies, etc.



If required our office has at its disposal the above referenced experts to assist you and our office in quickly formulating a correct evaluation of loss and cause. This will not only ensure a maximize but expedited insurance recovery

### Expert Negotiations:

Public Loss Consultants has developed unique skills, as well as a finely tuned expertise in negotiating the maximum settlement on behalf of our clients. Our firm's expert negotiations start from the minute we are engaged by our client, these negotiations continue on a daily basis until the conclusion and final settlement.

We have successfully negotiated property claims of all types and sizes, caused by all types of weather and non-weather events, on behalf of our clients nationally and internationally, by all types of insurance entities national and international.

Our expert negotiations start immediately, with our first meeting with your insurance companies claim personnel or company representative(s). We quickly establish a solid foundation of professionalism ***(In most cases this has been done prior to your loss through Public Loss Consultants solid credible reputation in the insurance industry. It has also been established by our years of prior negotiations with claim personnel from your insurance company as well as countless other insurance and claim entities. Our vast national exposure and years of dedicated service to the consumer have contributed to our current professional standing in the insurance claim industry),*** as well as a standard that we expect to be met by the insurance company, as well as its representatives.

The next level of negotiation and equally as important as the above, immediately establishing our in-depth knowledge of your insurance contract and the rights available to you under that contract as well as preliminary recoveries available, under that contract.

With the above elements clearly established, our firm can now, focus on its primary objective of establishing the extent of **Loss and Value** of that loss. These negotiations will take place in and away from the loss location throughout the term of the adjustment process. The negotiations will be conducted utilizing the staff and experts of Public Loss Consultants to meet with your insurance companies claim personnel, representative(s), experts, etc.

Public Loss Consultants will aggressively and quickly seek a final settlement utilizing our experience, skills, knowledge and expertise to negotiate the maximum recovery for our valued client.

### Expert Loss Consultation:

Our firm provides our clients with the most valued service of all, loss guidance and consultation. This service cannot be duplicated or purchased, it can only be been obtained through the many years of experience that our firm has had in the insurance claims industry. This experience obtained from both the insurance company's perspective as well as the public's perspective. It involves not only insurance knowledge but over a decade of relationships with specific insurance entities, not limited, but including: insurance company staff adjusters, independent adjusters, cleaning restoration professionals, restoration and construction professionals, engineering and architectural professionals, accounting professionals, legal professionals, etc.

The above service we regard as our most valued service. It is a direct service to our client, which, not only makes a very difficult time much easier, but also establishes a long client relationship for future insurance related matters and future Public Loss Consultants referrals to their family, friends and business colleagues.

The above guidance comes in many ways; initially it will be guidance as to how we will proceed with your insurance claim recovery. Then it will address how you should proceed with the loss recovery, first as to your initial responsibilities, secondly as to how you should proceed with achieving a balance of normalcy while our office concludes your adjustment. In addition we are a viable source to provide you immediate answers to difficult questions regarding this procedure along with loss recovery issues, policy coverage and your loss management concerns.



## Certifications & Licenses

**Daniel A. Russo, P.A., I.B., M.G.A., P.C.L.S. - President**

### American Educational Institute, Inc. - Property Claim Law Specialist (PCLS)

The above designation assigned by the American Educational Institute, Inc. as our president has completed the extensive courses in study of the institute's Property Claim Law Program, specifically addressing (Insurance Contract Law), in completion of the above course of study, our president has achieved the highly acclaimed designation of **(PCLS)**.

### The Insurance School - Advanced Insurance Principal and Practices (Certified)

Our president has also completed the extensive courses in study of The Insurance School, specifically addressing (Advanced Principals of Insurance), in completion of the above course of study.

### NFIP - National Flood Insurance Program - United States

**Adjuster Certification** - Authorized & Certified NFIP Adjuster: Residential & Commercial (Including Large Commercial & Residential Condominium Association Claims), NFIP Flood Certification No. 0796375. Our president having services flood insurance claims directly for FEMA, through the NFIP and their WYO (Write Your Own) Insurance Carriers for over Fifteen (15) Years, now brings that same extensive experience and knowledge in protection of our clients, the insuring public.

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### New York

**Public Adjusters**, Certified, Licensed and Bonded by the New York State Department of Insurance (License No. PA-777020)

**Insurance Broker**, Certified, Licensed by the New York Department of Insurance (License No. IB BR 777020) Property, Casualty & Health Insurance

**(Formally) Excess & Surplus Lines Broker**, Licensed by the New York Department of Insurance (License No. ES BR 777020) Property, Casualty & Health Insurance

### New Jersey

**(Formally) Licensed Producer** Certified, Licensed and Bonded by the New Jersey State Department of Insurance – Property, Casualty, Health & Life Insurance

### North Carolina

**Public Adjusters**, Certified, Licensed by the North Carolina State Department of Insurance (License Authorization No. 2603601)

### South Carolina

**Public Adjusters**, Certified, Licensed by the South Carolina State Department of Insurance (License No. 361935)

### Florida

**Public Adjusters**, Certified, Licensed and Bonded By the Florida State Department of Insurance (License No. D020518) (All Lines of Insurance)

**Adjusters Certification - Florida Windstorm Underwriting Association (CITIZENS)**– Residential & Commercial Property (Certification # 00837)

**Managing General Agent**, Licensed by the Florida State Department of Insurance (License No. E028067)

### Colorado

**Public Adjusters**, Certified, Licensed by Colorado State Department of Insurance (License No. NAI00169338)

## California

**Public Adjusters**, Certified, Licensed and Bonded by California State Department of Insurance  
(License No. 2E25177)

## Nebraska

**Insurance Consultant (Public Adjuster)** Certified, Licensed by the Nebraska State Department of Insurance

## Texas

**Public Adjusters** Certified, Licensed by the Texas State Department of Insurance (License No. 1285481)

## Caribbean:

### USVI – United States Virgin Islands

**Public Adjusters**, Certified, Licensed and Bonded by USVI's Division of Banking & Insurance  
(License No. PADJ-1-04)

## Louisiana

**Public Adjusters**, Registered and Authorized by the Louisiana State Department of Insurance.

## Mississippi

**Public Adjusters**, Registered and Authorized by the Mississippi State Department of Insurance.

## NFIP - National Flood Insurance Program - United States (Nationally)

**Adjusters Certification** - Authorized & Certified Adjuster for Residential & Commercial (Including Large Commercial),  
Mobile Home & Condominium Losses. Flood Property Claims. (Certification No. 0796375)

## **EXPERIENCE:**

1991 - Present

**Adjusters- USA, Inc. d/b/a Public Loss Consultants** - Middletown, New York

Title - President

Responsibilities Include: Adjustment & Management of Residential & Commercial  
Property Claims, in the Sole Interest of the Public. Regarding Losses By: Fire,  
Wind, Flood and Others

## Catastrophes Serviced - Nationwide

October	1991	- Nor Eastern - New Jersey & New York
January	1992	- Nor Eastern - New Jersey & New York
August	1992	- Hurricane Andrew - Florida
December	1992	- Nor Eastern - New Jersey & New York
April	1993	- Great Lakes Flooding - New York
August	1993	- Hurricane Emily - North Carolina
January	1994	- Ice Storm - New Jersey
October	1994	- Floods - Texas
January	1995	- Floods - California
May	1995	- Floods - Louisiana
September	1995	- Hurricane Marilyn - U.S. Virgin Islands
January	1996	- Ice Storm - New Jersey
May	1996	- Hurricane Bertha - North Carolina
September	1996	- Hurricane Fran - North Carolina
September	1998	- Hurricane Georges – U.S. Virgin Islands
September	1999	- Hurricane Bonnie – North Carolina
October	1999	- Hurricane Jose, U.S. Virgin Islands
November	1999	- Hurricane – Lenny, U.S. Virgin Islands
June	2001	- Tropical Storm Allison - Texas
September	2002	- Tropical Storm Isadore – Louisiana
September	2002	- Hurricane Lily – Louisiana
September	2003	- Hurricane Isabel – North Carolina
August	2004	- Hurricane Alex – North Carolina
August	2004	- Hurricane Charley – Florida & South Carolina
August	2004	- Hurricane Frances – Florida
September	2004	- Hurricane Ivan – Florida & Alabama
September	2004	- Hurricane Jeanne – Florida
August	2005	- Hurricane Emily – Florida & Texas

- 1999 - Present **National Marketing Group, Inc. – Middletown, New York**  
 Title – President  
 Risk Management Services, MGA and Insurance Wholesale  
 Property & Casualty Insurance Programs & Products
- 1992 - 1997 **Flood Pool of America, Inc. - Cape May Court House, New Jersey**  
 Title - President  
 Managing General Agent - Personal & Commercial Lines - Flood Insurance
- 1990 - 1992 **American Jersey Insurance, Inc. - Wildwood, New Jersey**  
 Title - President - Authorities -Property, Casualty, Life & Health Insurance  
 Insurance Broker/Consultant - Property Insurance
- 1986 - 1991 **American Allied Adjustment - Chester, New York**  
 Title - Independent Property Adjuster  
 Insurance Adjustment of Residential & Commercial Properties in the  
 Interest of the Insurance Company. Regarding Losses By: Fire, Wind,  
 Flood and Others

**Serving Residential & Commercial Property Claims For the Following Insurance Companies:**

Aetna Casualty & Surety Co.	Royal Insurance Co.
National Flood Insurance Program	American Reliance Insurance Co.
Lloyds, London Insurance Co.	Colonial Penn. Insurance Co.
Heritage Indemnity Co.	Dependable Insurance Co.
Travlers Insurance Co.	The Andover Companies
Church Insurance Co.	The Home Insurance Co.
Hartford Insurance Co.	The Maryland Insurance Group
Allstate Insurance Co.	Republic Insurance Co.
Cigna Insurance Co.	Vic Brothers Insurance Co.
USF&G Insurance Co.	USAA Insurance Co.
Omaha Property & Casualty Co.	Bankers Insurance Co.
American Bankers Insurance Co.	Florida Fire & Casualty Insurance Co.
Newark Insurance Co.	Omega Insurance Co.
Unison Insurance Co.	Penn Miller Insurance Co.
Balboa Insurance Co.	Electric Insurance Co.
Assurant Group Insurance Co.	South Carolina Insurance Co.
Florida Wind Association	Sunshine State Insurance Co.
ACE USA (Formally CIGNA)	Kemper Insurance Co.
Indemnity Insurance Co. of N.A.	Selective Insurance Co.



Once engaged, Public Loss Consultants we can start helping you immediately during a very crucial period. We know what is necessary to get your Family and/or Business in a financial stable position. This is crucial in most instances, be it temporary living quarters or temporary business location in order to maintain uninterrupted business operations. Public Loss Consultants main objective is to help you through your recent crisis, as well as get you back in the same financial position, which you enjoyed prior to your loss, as quickly as possible. We at Public Loss Consultants treat every claim with the utmost importance; we realize that everyone is an individual and works hard in life to achieve the financial position, which they enjoy. Public Loss Consultants works with you, on your side; to produce and present the most highly detailed claim, which in turn maximizes the amount of your settlement. Also, by preparing this highly detailed claim, we are able to minimize the time element in the settlement of your claim. Public Loss Consultants bases its success on being able to help you in your time of need.

**Public Loss Consultants uses highly skilled, knowledgeable, experienced engineers, builders and/or loss experts to prepare very detailed estimates of all aspects of your loss.** This estimate is in a form and content familiar to insurance company experts and is done in conjunction with examinations by both the insurance company adjuster and our experts. Every item of reconstruction is accounted for and detailed. The estimate specifically details all aspects of damage repairs necessary to restore the building to its original condition or evaluated as to its current value. Your loss is settled on a dollar value basis. There is never any commitment to a specific contractor. It is your choice to use whichever contractor you like. If you are not familiar with anyone in the building industry we can recommend a contractor to you. In this industry we have worked with many different contractors and we know their reputations and the quality of their work.

## **FREQUENTLY ASKED QUESTIONS AND OUR ANSWERS:**

### **Q. WHY SHOULD I USE PUBLIC LOSS CONSULTANTS AS MY PUBLIC ADJUSTER?**

**A.** To properly adjust an insurance claim, highly skilled professional insurance experts with a vast knowledge of Insurance Policies, Co- Insurance, Replacement Cost, Depreciation, Inventory, Current Building Repair and Replacement Cost, Damage Assessments and Negotiation are necessary to secure the Maximum Recovery from your insurance policy. Only a full-time Public Adjusting Firm such as **Public Loss Consultants** has these qualifications.

### **Q. WHY SHOULD I CONSIDER HIRING AN EXPERT PUBLIC ADJUSTER TO HANDLE MY CLAIM?**

**A.** We have the knowledge of fire, heat, smoke, water, wind and other types of damage, including "**Hidden Damage**". We have the latest in construction knowledge and value analysis information, depreciation and other elements to expertly develop an insurance loss. Consider when you have a legal situation where you are attempting to get paid for an injury or other loss. You hire a Lawyer, usually even in the case where only a few thousand dollars are involved. You trust his professional experience to best protect your financial interests. Shouldn't you have that kind of expert protection in a loss involving several thousands of dollars in a property loss? You know the insurance company hired a professional adjuster to represent their interest.

### **Q. WHY SHOULD I CHOOSE PUBLIC LOSS CONSULTANTS OVER ANYONE ELSE TO HANDLE MY LOSS?**

**A.** Public Loss Consultants has taken the time to employ adjusters who have the experience and versatility to handle a wide range of claims. These adjusters are experienced in handling Restaurants, Hotels, Motels, Amusement Parks, Super Markets, Municipalities, Retail Stores, Wholesale Outlets, Marine and countless numbers of Home Owners Losses. We have the experience; expertise and capability to best protect your financial interest. We have the most current data and latest computers systems to process your claim with complete accuracy. Our professional public adjusting firm is the **Most Qualified** to handle all aspects of your insurance claim.

## **Q. WHY SHOULDN'T I WAIT TO GET AN OFFER FROM MY INSURANCE COMPANY, BEFORE ENGAGING PUBLIC LOSS CONSULTANTS?**

**A.** The insurance company makes a dollar evaluation (an estimated “reserve”) on your loss almost immediately upon first inspecting your loss. In most states, it is an absolute requirement. The adjuster bases his decision on what you know about the loss and what you tell him (and what you don't tell him). He certainly is hired by and paid by the insurance company therefore his interest is to best protect the company. Unless some agreements are made initially about the scope of the loss, what is to be done next (temporary repairs, temporary business or living quarters, etc.), serious problems arise that could jeopardize the final settlement figures. To avoid misunderstandings, long delays and reduced settlement figures, it is wise to hire a Public Adjuster to deal with possible problems before they occur. You certainly are much better off hiring a lawyer immediately when you are first involved in another type of claim, not when you lose the case and go to appeal. Shouldn't you hire your Public Adjuster immediately to be sure you are protected? Certainly!

## **Q. WHY WILL MY LOSS BE HANDLED QUICKER WHEN I USE PUBLIC LOSS CONSULTANTS?**

**A.** Public Loss Consultants knows exactly what is necessary to provide to the insurance company in order to expedite the settlement of your claim. A great deal of time can be saved by having our Professional Public Adjusters, who have experience as full time loss experts, handle your loss. With accumulation of evidence and substantiation of your loss through inspections, inventories and building estimates. We are able to quickly have your claim filed and the settlement process under way.

## **Q. WHY IS A BUILDING CONTRACTORS ESTIMATE NOT ENOUGH TO HAVE THE COMPANY ADJUSTERS MAKE A SETTLEMENT?**

**A.** Building contractors do not have experience in interpreting insurance policies and how they apply to a loss. They are not knowledgeable in computing Depreciation, Co- Insurance, Actual Cash Values Divisions of the policy and other elements of your loss. Further, a contractor is competitive with his bid, attempting to provide his lowest bid so as to get the job. Hidden heat, smoke and water damage could cause you problems after you settle your loss. If the job is given to competitive bid, it usually means the lowest bid will get the job. It is certainly much better for you to have control of your money, to hire who you choose, and pay them as you see fit for the quality of the work performed to your satisfaction. You then control what and how repairs are made. Further, a contractor cannot handle your Contents, Business Interruption or Additional Living Expense loss or other losses related to the policy.

## **Q. HOW DOES PUBLIC LOSS CONSULTANTS CHARGE A FEE?**

**A.** We charge a small percentage of what the insured receives in settlement. We do not receive any fee until the insurance company actually issues the check to you. Secondly, because we do work on a percentage of the recovery, we will endeavor the greatest amount in settlement for you. We will advise you of any offer, and it will be your final decision to accept or reject the offers of the settlement. This “Contingent Fee” is very similar to how many Attorneys and Realtors charge their fees.