

# Public Adjuster – An asset for your citizens

*Bob Janusaitis – Harris County ESD#9*

*Dale Terry – Crossroads Insurance Recovery*

***This presentation is dedicated to the  
outstanding men and women of the  
Cy-Fair Fire Department.***





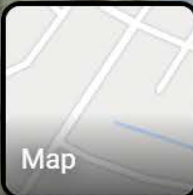




Checking it out

7702 Hidden Oaks Lane

Record Check



Google



2019-03-06 15:49:09 UTC-06:00



# Dispatch



Active911     

Cy-Fair VFD  
**ROYAL GARDENS DR**  
**7702 Hidden Oaks Ln**   
**COPPERFIELD SUBDIVISION, TX**  
29.8912698,-95.6603178

2 STA ON AP 2 SCN @ SCN UNVL

0 Responses (26 Watching) 

Report 

**Details**

Title STRUCTURE FIRE Resd-Single

Active911 # 159396029

Received Mar 06, 2019, 16:08:50

Map Code 407M

Units TAC3,CF09,CF16,CF06,CFE9,C  
FTW09,CFM09,TAC3,CFPIO1,C  
FE8,CFE02,CFDC6,CFR05,CFR  
EH1,CFE012,CFL013,CFDC5,CF  
E04,ELECTRIC COMPANY,GAS  
COMPANY

Notes  
CODE: 69D06  
PARSER: TXCyFair



ring.com



2019-03-06 15:56:12 UTC-06:00

# TAC Channel



2019-03-06 16:00:37



IPC

AMCREST

2019-01-26 09:51:15  
1SG-CAM-01W



3/6/2019 4:02:19 PM


















The perpetrator






# HOA?

- Why we hate HOA's.
  - Pic of letter
  - Presentation extracts

**From**  Southcreek Village CA

**To**  Robert Janusaitis  
Address 7702 HIDDEN  
OAKS LANE

**PENDING**

**Mar 14, 2019**

**Unapproved Alteration**

**Violations** 15.03.2019-086

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Address: 7702 Hidden Oaks Lane  
Type: Unapproved Alteration  
Status: 1st Letter  
Date Received: 03/14/2019  
Unapproved Alteration  
Please submit ACC application for exterior modifications  
to the home.





2019/03/14 - 12:10



# WHAT DOES A PUBLIC ADJUSTER DO?

Licensed by the Texas Department of Insurance





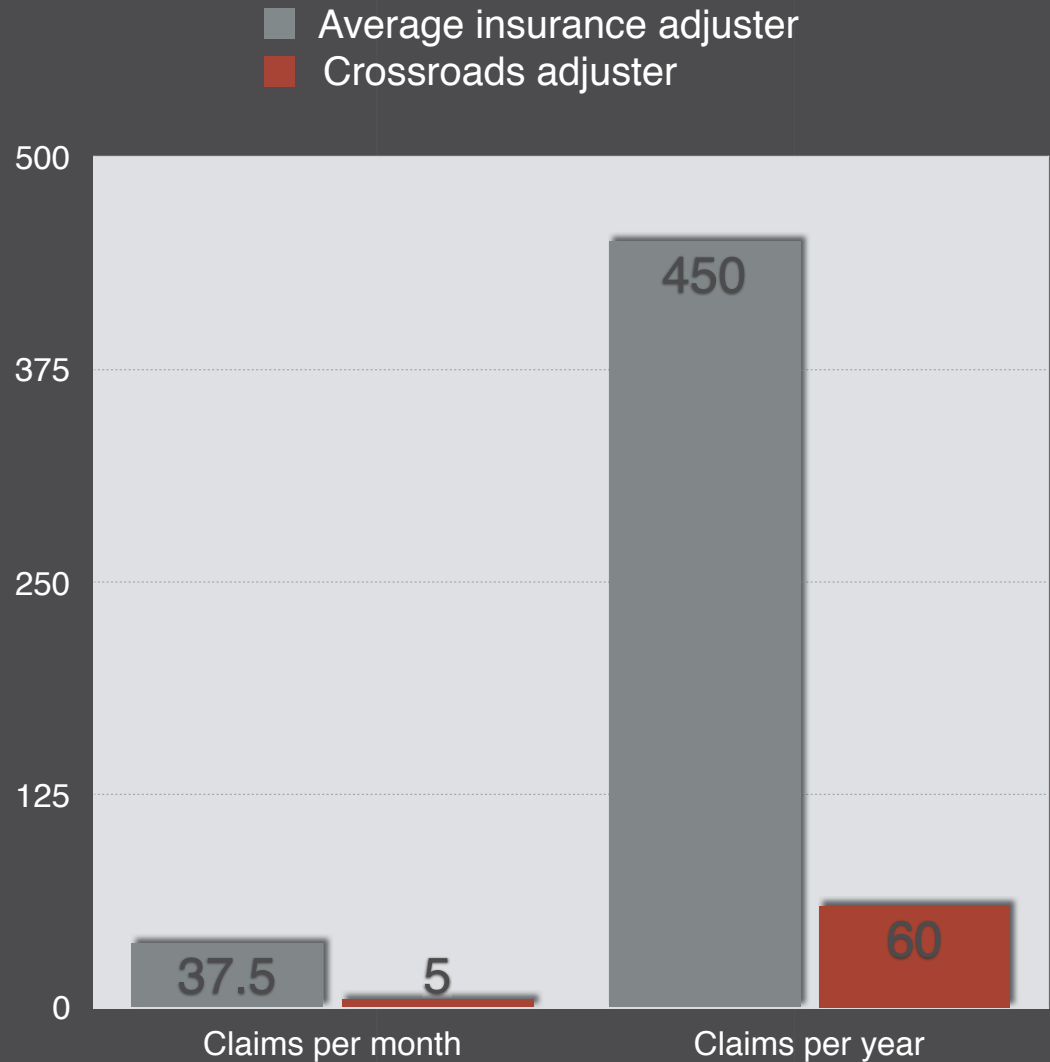
WE  
REPRESENT  
YOU.

- A **public adjuster** is a fiduciary agent who works for the insured.
- The **insurance company** will send an adjuster who is also a fiduciary agent.

THE LOWEST COMMON DENOMINATOR

# THE INSURANCE ADJUSTER

- The average insurance company adjuster has **300-600 claims per year**



Source: NobleCe: Insurance continuing education

	Amount
Insurance Company Estimate	\$153,269.72
Public Adjuster Estimate	\$371,807.15
Difference	\$218,537.43

LET'S CRUNCH  
THE NUMBERS

# PROVING YOUR LOSS

- It's your responsibility to prove your loss to the insurance company.
- You wouldn't let the IRS do your taxes.
- Why would you let your insurance company decide how much they think they you deserve?



# THE SCIENTIFIC APPROACH

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- New studies show the high levels of toxins & VOCs in fires.



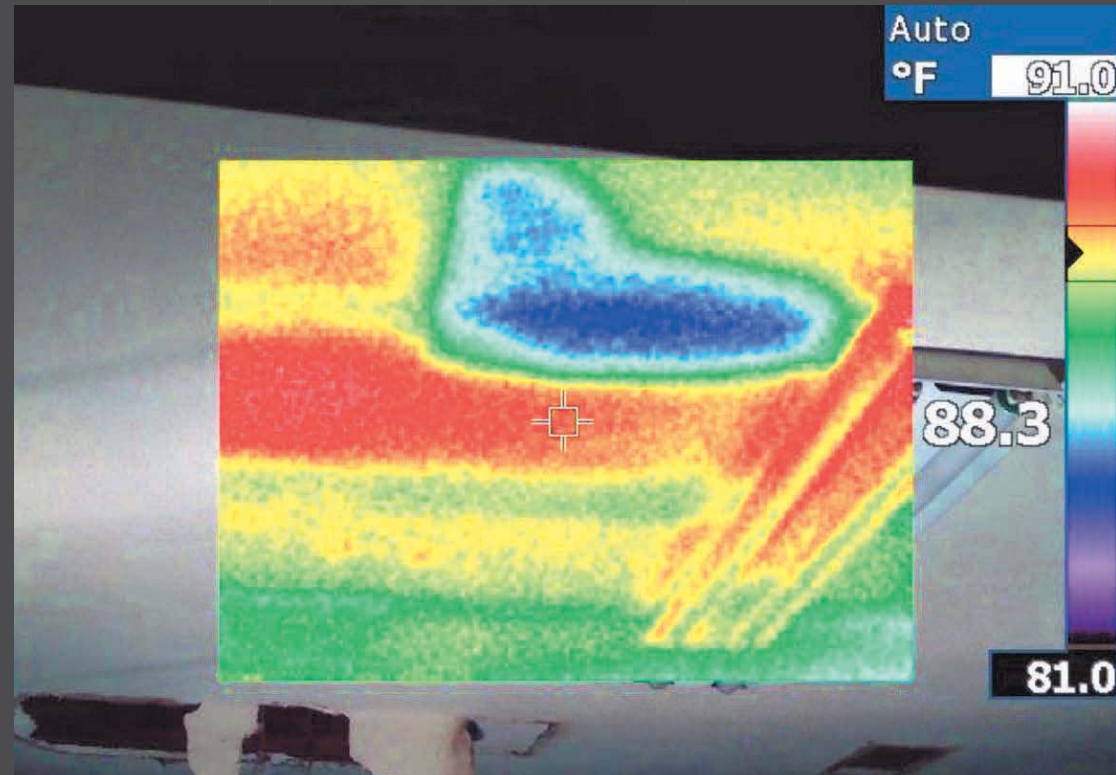
- We utilize the latest technology and expert analysis to fully understand the damage.



# TO PROVE YOUR LOSS

## WE TEST FOR:

- CHEMICAL ANALYSIS
- MOISTURE MAPPING
- SMOKE MAPPING



We find damage in places the insurance company doesn't even think to look.

# WE GO WHERE THE INSURANCE COMPANY WON'T

How can you repair damage you don't see  
and your adjuster doesn't mention?

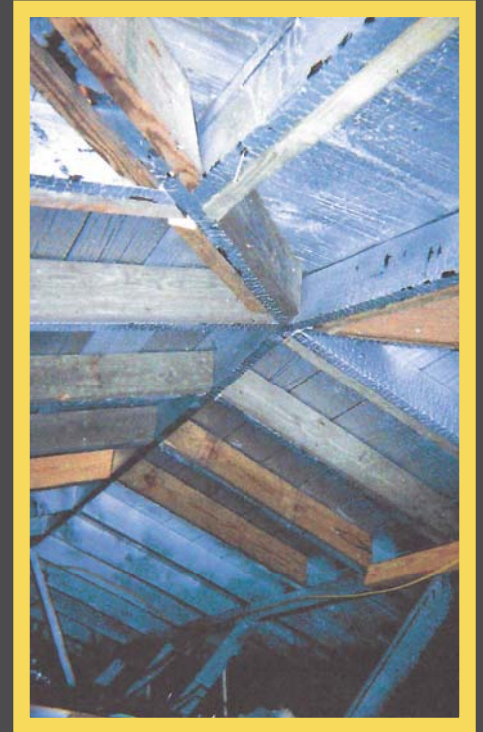
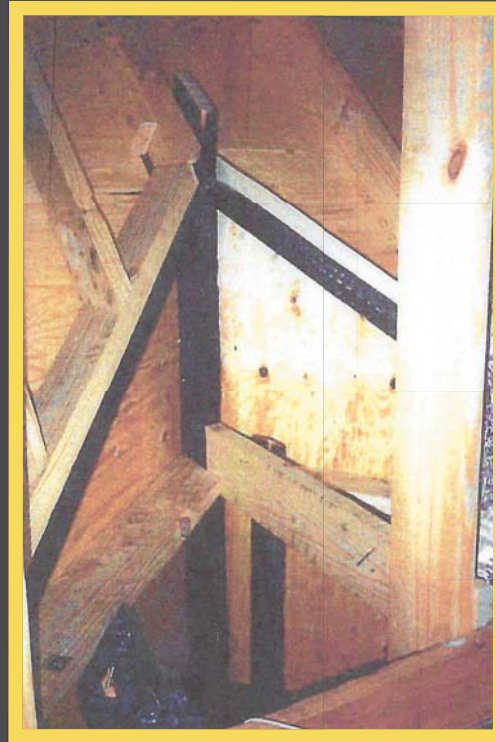




TECHNOLOGY THE  
INSURANCE  
COMPANY'S  
ADJUSTERS DON'T  
USE ALLOWS US TO  
SEE HIDDEN  
DAMAGES

# WHY DID I PAY EXTRA FOR REPLACEMENT COST?

How they fix your property matters.




# IT IS AGAINST THE LAW FOR A CONTRACTOR TO ADJUST AN INSURANCE CLAIM

If your contractor already has a long term contract with the insurance company how can you be sure they're working in your interest not the insurance companies?

Lets look at just what it takes to be a preferred vendor.

State Farm Insurance Companies

  
NASA Claims Office  
P.O. Box 94002  
Houston, Texas 77289-0002

Claude Moore Builders  
25014 Barnaby  
Spring, TX 77389  
ATTN: Don Sams

Dear Mr. Sams:

Thank you for your interest in the State Farm Premier Service Program® (SFPSP®).

The SFPSP® is a direct repair program where general contractors, service providers and material suppliers work together to complete structural repairs for our Policyholders. This program is designed to increase customer service to our Policyholders, increase efficiency in the home repair process and restore our Policyholders to their pre-loss condition more quickly.


The following list identifies some of the requirements for companies selected to participate in SFPSP®:

- Sign a contract with State Farm Fire and Casualty Company
- Use a State Farm compatible version of Xactimate estimating software
- Attend Xactimate and SFPSP® training
- Use State Farm approved material suppliers
- Wear a digital or time pager
- Satisfy any residential licensing and bonding requirements
- Warrant workmanship for your employees and subcontractors for a minimum five-year period
- Identify an account representative who interacts with State Farm
- Use current State Farm price lists
- Use a digital camera that is able to produce images in JPEG and JFIF 1.2 format

The above list is NOT required for the completion of the Contractor and/or Service Provider Pre-Qualification Form.

Enclosed please find a Contractor and/or Service Provider Pre-Qualification Form. Please return the form to the above listed address. We will review all applications received.

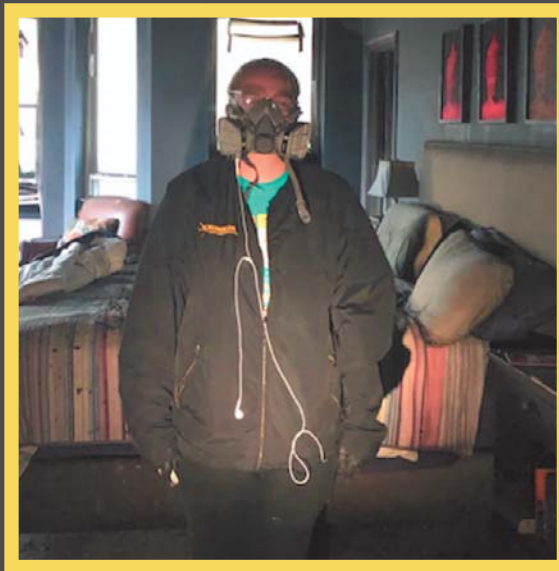
Thank you for your interest in this program. If you have any questions or concerns, please feel free to contact us.

Sincerely,  
  
Clay Lottinville  
Claim Representative  
(281) 486-3674

CL/en

Enclosures: Pre-Qualification Form

# PUBLIC ADJUSTERS GET DIRTY



TO DOCUMENT YOUR CONTENTS

# REPLACE VS RESTORE

- Fires release dangerous chemicals like **Hydrogen Cyanide**.
- There is no protocol to clean these chemicals.
- **Is what I'm cleaning worth the money I'm spending to clean it?**



# WHAT AM I PAYING THE RESTORATION COMPANY TO DO?



## Pinnacle Disaster & Recovery Services

12507 Woodworth Drive Ste #400  
Cypress, TX 77429

### Recap by Category

Items	Total	%
CONT: CLEAN - GENERAL ITEMS	10,000.00	26.59%
CONT: PACKING,HANDLNG,STORAGE	27,394.41	72.85%
<b>Subtotal</b>	<b>37,394.41</b>	<b>99.44%</b>
Material Sales Tax	210.52	0.56%
<b>Total</b>	<b>37,604.93</b>	<b>100.00%</b>



**BLACKMON  
MOORING**

BLACKMON-MOORING STEAMATIC, INC. • 5655 FORNEY  
HOUSTON, TEXAS 77036 • 713-785-3011

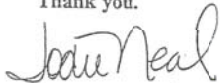
Dear Mr.

This letter is in response to a letter sent to me by Ladonna Watson, M.D. concerning the safety of returning your home's contents after your July house fire.

It is in our best professional opinion that many items (including: furniture and general contents) may be fully restored after a fire. We have several different cleaning processes that may be used for deodorization and decontamination. With over 40 years experience in the restoration business it is our goal to restore your furnishings and general contents to pre-fire condition. However, one must consider that all fires and circumstances are different, due to these factors Blackmon Mooring CANNOT and WILL NOT guarantee 100% removal of smoke odor and contaminants.

If you have any questions regarding your fire loss and content cleaning please contact me.

Thank you.



Jodie Neal

THE TRUTH ABOUT RESTORATION

IF A RESTORATION  
COMPANY WONT  
GUARANTEE  
THEIR WORK WHY  
ARE THEY TAKING  
YOUR THINGS?

Even in a small fire the smoke goes everywhere

# PERSONAL PROPERTY



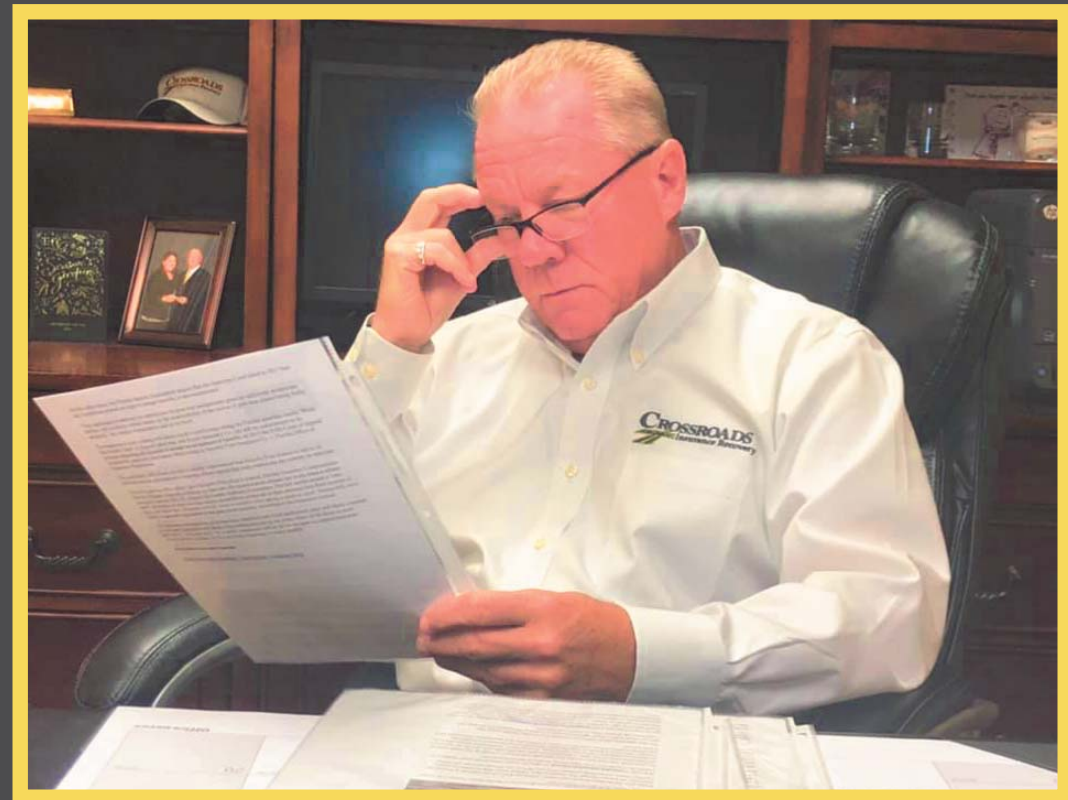
- It is **YOUR** responsibility to price and source every item in your claim.
- A 3000 item inventory takes 175 hours to document

Rooms	Nationwide Line items	Crossroads Line Items		Nationwide RCV	Crossroads RCV
Entry Way/Closet	36	124		\$791.52	\$1,814.43
Attic	0	14		\$0.00	\$1,765.17
Master bed/bath/business	298	754		\$20,430.93	\$29,074.67
Garage	13	273		\$1,777.48	\$11,433.46
Garage Bedroom	18	70		\$5,774.69	\$6,898.09
Bedroom 1	73	64		\$10,759.37	\$6,704.60
Bedroom 2	45	81		\$3,797.93	\$3,776.83
Dining room	66	296		\$7,098.60	\$7,981.54
Kitchen	73	164		\$4,915.26	\$6,015.10
Back Porch room	0	427		\$0.00	\$18,945.22
Hall Closet	11	86		\$2,057.31	\$4,560.26
Laundry Room	33	40		\$4,317.59	\$4,824.49
Hall Bathroom	42	182		\$3,228.48	\$4,533.78
Living room	156	234		\$11,099.01	\$12,000.50
<b>Total Line Items:</b>	<b>864</b>	<b>2809</b>	<b>Subtotal</b>	<b>\$76,048.17</b>	<b>\$120,328.14</b>

THE SINGLE MOST  
IMPORTANT THING...

# IS KNOWING WHAT YOUR POLICY COVERS

- We read through your policy line by line to make sure that you get the recovery you are rightfully owed.
- We are licensed through the Texas Department of Insurance
- Some recoveries come down to a single letter!



THE BOTTOM LINE

# THE CROSSROADS DIFFERENCE

## Payment Recap

Replacement Cost Value	\$339,869.85
Less Removed Line Items	-\$12,042.00
<b>Revised Replacement Cost</b>	<b>\$327,827.85</b>
Revised Replacement Cost	\$327,827.85
Less Non-Recoverable Depreciation	-\$417.43
Less Deductible	-\$14,860.00
Less Prior Payment	-\$82,736.22
<b>Additional Payment Due</b>	<b>\$229,814.20</b>



## Notice of Claim Acceptance in Part & Denial in Part

**Important:** If you have received a previous Notice of Claim Acceptance, Notice of Claim Denial, or Notice of Claim Acceptance in Part & Denial in Part on this claim, this Notice replaces the prior Notice(s) and the deadlines to dispute TWIA's coverage and payment determinations begin with your receipt of this Notice.

Date: 05/03/2018

Dear [REDACTED]

We received notice on 8/29/2017 that your property sustained windstorm or hail damages on 8/25/2017. You asked us to consider the following damages for coverage under your policy, which we confirmed are covered by your policy:

- Wind damage to roof, soffit, fascia, and gutters
- Wind damage to windows, hurricane shutters, exterior doors, deck, and deck railings
- Wind damage to siding, floor joist, exterior light fixtures, and electrical conduit
- Rain water damage to drywall, insulation, flooring, carpeting, cabinetry, and trim work
- Rain water damage to light fixtures, ceiling fans, wall paper, window sills, and interior doors

We have accepted your claim in part. Our determination of the reasonable cost to repair the damage caused by windstorm or hail is reflected in the enclosed estimate and loss recap. A check in the amount of \$229,814.15 will be sent separately and represents the Replacement Cost (RC) of your loss, minus your deductible. This additional payment is based off your Public Adjuster's estimate, minus the allowance for 3 and 5 ton A/C units, tele handler/forklift, line items for permits and fees. Permits and fees are covered but, need to be incurred. Please submit any documentation to support line items.



Mr. and Mrs. Weise

# HAVE MORE QUESTIONS?

Dale Terry

[fireczar@att.net](mailto:fireczar@att.net)

281-831-4116