



Profile

MICHELLE S.



Occupation	Commercial Lighting Specialist
Home Value	\$850,000
Claim Value	\$600,000
Location	Boulder, CO
Assessment	Accidental fire caused significant damage to a 3 story home. The home would have to be gutted to the studs to be restored.

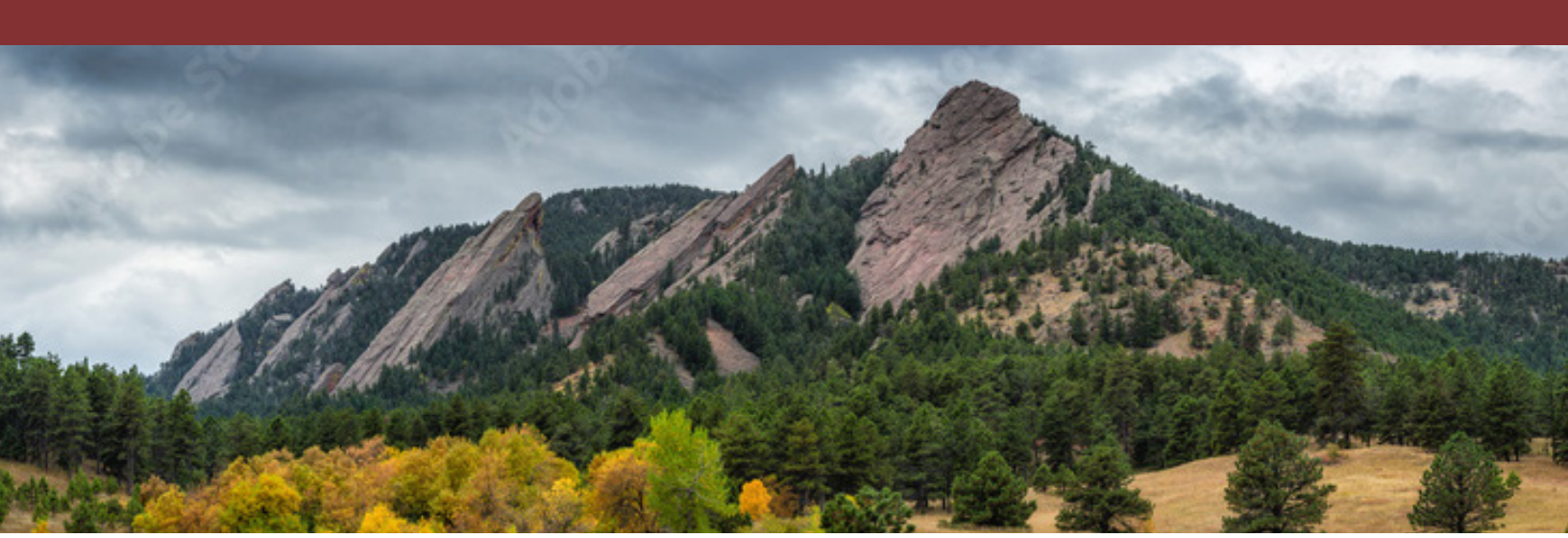
Challenges:

- 1 An improper estimate in place by the insurance company.
- 2 The client hired a contractor they trusted who previously remodeled their home. They were not skilled at fire restoration or water damage repairs and did not speak the insurance "language". Mid-project, the contractor realized he was in over his head and abandoned the job with no notice, disappointing the client and leaving them in a bind.
- 3 The client attempted to work directly with their insurance company's adjuster assigned to their claim but was frustrated by his lack of bedside manner and poor explanations of the process and policy. The client didn't understand the adjusters answers to their questions. The adjuster grew impatient and was argumentative causing the homeowner frustration.

- ✓ **Always know "who's who"** in the claims process. Do you have your team of advocates?
- ✓ **At times the interest** of the vendor and the policyholder might not be aligned.

Solution: Coordinated Effort Adds Value

Four months after the fire, they retained Bruce as their Public Adjuster who became their liaison, translator, coach, and personal insurance navigator. Bruce negotiated with the insurance company and settled the claim for the maximum amount allowed on the structure. He introduced them to a skilled and dependable restoration contractor who is one of two-dozen certified estimator trainers in Xactimate in the county. Additionally, Bruce negotiated to extend the Additional Living Expenses to allow proper lead times for materials to arrive and for the restoration to be completed.



Outcomes:

1. Added Value

The homeowners received \$200,000 more than the initial estimate provided by the insurance company.

2. The Right Team

Confidence knowing they had the right public adjuster to resolve their claim and reputable builder to help restore their home.

3. Assurance

Comfortable accommodations and peace of mind that they could live in their temporary home until construction was properly completed.



While a builder can sometimes view a Public Adjuster as additional bureaucracy, a Public Adjuster is an asset to help **increase the overall budget for repairs and keep money flowing toward the builder**. They allow the builder to focus on what they do best, while the Public Adjuster communicates with the insurance company.

While an insurance company offers preferred vendors, **these companies are often looking at the project through the eyes of the insurance company, rather than the clients eyes.**

“When we met Bruce Kabat, our claim had been lingering. Thankfully, he handled all of the challenging calls with the adjuster. He directed us to the right contractor and they’ve been fantastic. In the end, we recovered the maximum allowed from our policy, and Bruce was there to guide us every step of the way. I wish we would have involved him from the beginning.”

— M.S., Custom Lighting Account Manager

“Insurance companies will often withhold significant money until the final phase of the rebuild. I stay with you past the settlement of the claim to monitor cash flow, avoid construction delays and ensure you get paid in full.”

--Bruce Kabat, Public Adjuster Since 2002

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