

Without a Thorough Claims Analysis You Will Not Receive What is Due Under Your Policy

If you expect the insurance company's adjuster to conduct a thorough analysis of your loss, think again. More often than not, and especially in disaster situations, these field adjusters are under pressure to submit claims for as many homes as possible and unable to take the proper amount of time with you. In many cases these adjusters are sub-contractors that have little authority to approve your claim. That is done back at the insurer's claims office where a manager who has never seen your property damage first hand might challenge or deny some of your claim.

Over the years, Tutwiler & Associates has developed a thorough claim adjusting methodology that helps you determine what it will really cost to restore your property, not what the insurance company tells you it will pay. And because we have worked inside insurance companies in our past and know what they want, we carefully package your claim, submit it and make sure the claim does not get lost in the shuffle of red tape. In our experience, follow-up is as important as properly filling out all the paperwork and providing back-up for the claim.

When you hire Tutwiler & Associates to handle your tornado damage, you can expect us to prepare, document and present and support your claim including:

Thoroughly review your policy	An initial consultation with you to determine the extent of your loss, advise you of your responsibilities and asses how best to collect the information required
Notify the insurance carrier we are representing you	Conduct a meticulous inspection of your entire property
Photograph all damage, detail and substantiate all damages, costs and additional expenses you incur	Determine proper values to damaged property and submit detailed construction estimates with supporting documentation
Claims submission to conform to the various policy provisions that apply	Claims status follow-ups to clarify any issues and make sure the claim is moving to settlement
Meet with the insurers adjuster on site to review damages	Negotiation to make sure you receive money on those parts of the claim that are not disputed
Help you choose quality contractors who will properly repair and restore your property	

Take advantage of over 27 years of claims handling and loss consulting experience by hiring a claims adjuster that works for you. We invite you to visit our website at www.publicadjuster.com to read our Success Stories and how we've assisted others. Or call one of our claims experts for a free claims consultation.

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