

Our Success

Prospector Public Adjusters has built its reputation by conducting tough negotiations with insurers to create fair settlements for homeowners, and working closely with contractors to ensure that your repairs are done right.

Our success negotiating with insurance companies typically produces a **33-42 percent higher settlement.**

Here are some examples of our success.

Case studies

[Taussig case](#)

[Rogers case](#)

[McGhee case](#)

[Dang case](#)

[Beaver case](#)

[Woerheide case](#)

Testimonials from clients

Insurance companies and public adjusting: beyond the numbers



Taussig Case

Settlement offered by the insurance company: **\$8,415.28**

Final settlement negotiated by PPA: **\$15,850.33**

The Taussigs own a three story historic home in Kirkwood damaged by hail and wind in April 2012. The Taussig family had been covered for nearly 50 years by an insurer with a reputation for taking care of its members. In this case, the insurer approved the damages, but offered a settlement amount far below what the family expected, and the offer did not include repairing internal damage.

Inspection by Prospector Public Adjusters found damage to the roof and internal structure of the house and garage caused by wind, hail, and large amounts of walnuts falling from the family's tree. PPA negotiated a much higher settlement that included repair for the roof as well as the internal structure of the house.

McGhee Case

Initial settlement without PPA involvement: **zero**

Settlement offered by the insurance company: **\$26,102.64**

Final settlement negotiated by PPA: **\$29,704.68**

The McGhee family home is a three-story historic house in Maplewood. After a hail storm, representatives of PPA suspected the house may have been damaged based on evidence found on other properties in the neighborhood. A thorough inspection confirmed damage from wind and hail to the roof, gutters, down spouts, and garage, along with interior water damage.

When filing the claim, PPA learned that the homeowner had been dropped by their insurance company because of a technicality, and the insurer was reluctant to pay the claim even though the policy was in effect at the time of the damage. Prospector Public Adjusters not only persisted to ensure that the insurer was required to pay, and also negotiated an even higher settlement than the insurer eventually offered.

KEY LINKS FOR

HOMEOWNERS

Let's talk. In 10 minutes, we'll show you how PPA can help you.

KEY LINKS FOR

CONTRACTORS

Rogers Case

Settlement offered by the insurance company: **\$15,689.69**

Final settlement negotiated by PPA: **\$21,731.36**

When the Rogers' two-story home in the St. Louis Hills was damaged in a storm in the spring of 2013, the insurance company undervalued the extent of the damage.

PPA thoroughly documented the needed repairs, including extensive hail and wind damage to the roof, siding, gutters, and window screens. PPA then renegotiated a new settlement for almost 40 percent more than the original estimate by the insurer.

Dang Case

Settlement offered by the insurance company: **zero**

Final settlement negotiated by PPA: **\$7,095.40**

The Dang family owns a brick ranch-style home in the St. Louis Hills region. After a major storm, an inspection by PPA confirmed wind and hail damage to the roof, gutters, and downspouts. After filing a claim, the insurance company refused to acknowledge the claim or respond to the family (a too-common practice that some insurers use when they want a homeowner will take a smaller settlement or give up entirely).

PPA interceded several times to demand action, eventually compelling the insurer to cooperate and settle the claim by agreeing to all of the repairs that PPA recommended.

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Beaver Case

Settlement offered by the insurance company: **\$16,852.58**

Final settlement negotiated by PPA: **\$20,958.29**

The Beaver family owns a large two story home in Maplewood. The house suffered severe wind damage to the roof, gutters, garage, window screens, and downspouts, and all of the siding on one wall was warped and destroyed.

The family's insurance company undervalued the claim, and PPA negotiated a substantially higher settlement.

Woerheide Case

Settlement offered by the insurance company: **\$ 2,749.73**

Final settlement negotiated by PPA: **\$20,217.60**

The Woerheide home is a one-story ranch house in Bridgeton that suffered major damage in a tornado: the storm lifted the entire roof from the house and then set it back down. After the contractor attempted unsuccessfully for six months to negotiate with the insurance company, Prospector Public Adjusters stepped in. PPA not only settled the claim to repair the roof, but also negotiated an even higher settlement to cover post-tornado loss, including food spoilage, debris removal, and mold remediation.

Testimonials

"I had several listings that had storm-related roof damage. Prospector Public Adjusters has successfully negotiated with insurance companies to replace the roof on every referral I have given him."

"One of my listings had been denied by the insurance company, however, Erik fought to have the entire roof replaced and was successful. In my office, it is now standard procedure to call Prospector Public Adjusters the moment we get a new listing."

-- Michael Leeper
RE Max Agent

"My wife and I wanted to thank you for all of the work that you and your company did filing our insurance claim for us. Honestly, we would not have known where to start or how to recognize the type of damage that the insurance company would be willing to pay for."

We really appreciated how your firm handled calling in the claim for us, the preparation of the repair estimate, and meeting the insurance company adjuster at the inspection appointment. It was really nice dealing with a company that provided everything that was promised and more.

Overall you made the process simple and convenient for us and we would highly recommend your services to all homeowners.

-- Oscar Cisneros

* For the full text of these letters, click here (link goes to PDFs of letters: show RE Max first, then Cisneros)