**Contractors: the whole story in one page**

www.prospectorpublicadjusters.com/the-whole-story -for-contractors

www.settledbyppa.com/the-whole-story-for-contractors

**1. Headline**

**Prospector Public Adjusters**

**Here’s our story for contractors – all in one page.**

**Every year, contractors lose out on millions in claims money that insurance companies should pay, but don’t.**

**With Prospector Public Adjusters, that will never happen to you.**

**2. Jump links (these are links at the top of the text column that when you click on them, jump down to their place in the text below)**

* **We are your face with the insurance company. Your project oversight team. Your assurance that you get every dime you’re due.**
* **PPA: Your guarantee that you’ll get the cash to do a job right**
* **We get more money for a claim, and for your business.**
* **No surprises. No nightmares.**
* **You’ll start work knowing you’ll make money.**
* **We are your back office. Your watchdog. Your cost controllers. And your guarantee of profit.**
* **We don’t get paid until the settlement is done.**
* **Here’s how it works in eight steps.**
* **Should a contractor represent the homeowner with the insurance company?**
* **What homeowners should know**
* **What happens next**

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**3. Text**

**We are your face with the insurance company. Your project oversight team. Your assurance that you get every dime you’re due.**

It’s no secret – insurance companies pay as little as possible for a claim. Insurers are armed with data, technology, and hard-nosed adjusters who will settle a claim that provides as little cash as possible for you to do the work – let alone show a profit on the job.

You’re in an uphill battle with the insurance company for every claim.

You may not know the financial surprises that await you.

And even after a settlement, you may discover you completed the job at a loss and can’t explain why.

That’s where Prospector Public Adjusters comes in. **PPA turns your problems into profit. Every time.**

**PPA: Your guarantee that you’ll get the cash to do a job right**

Prospector Public Adjusters takes on insurance companies as your ally to guarantee that the insurer pays every cent a claim should receive.  We use unique management software and cost-controls -- created by us and used by no one else -- to identify every cost, and negotiate a full settlement with the insurance company.

When Prospector Public Adjusters is involved, you don’t start work until you know every cost and what your profit should be.

Our success negotiating with insurance companies typically produces a **33-42 percent higher settlement** – cash that allows you to do a high quality job using the materials you need, and actually earn a profit.

**We get more money for a claim, and for your business.**

After you connect with a homeowner, PPA steps in before a claim is even filed. We ~~conduct~~ produce our own complete estimate of the damages, using our own unique management tools.

Only then do we call the insurance company to file a claim on the homeowner’s behalf.

When the insurer has inspected the property and offered a settlement, we analyze every line of an insurance company estimate and reveal all of the hidden ways the insurer undervalued the claim.

**Then we go nose-to-nose with the insurance company, re-negotiating the claim to cover every expense – including, when appropriate, your overhead and your profit.**

**No surprises. No nightmares.**

It happens too often: you create a project budget, complete the work, expect a profit -- and when you look at the balance sheet, you discover that you’ve only broken even. Or worse.

Prospector Public Adjusters never lets that happen.

It’s too easy for a contractor to *not* recognize a money problem on a job until after the work is done. At that point, there’s no leverage with the insurer to pay more. The result? You eat those costs.

**We have a 100 percent success rate creating settlements with insurance companies that guarantee you get the money you need to do the job, and pay your overhead -- and still make a profit.**

**You’ll start work knowing you’ll make money.**

We take the settlement process many more steps to support your planning and work.

With PPA as your ally, you’ll never start a job until a fair price is negotiated with the insurance company. Using our own specialized methods, we itemize every part of a job. We don’t just calculate the direct costs of material and labor, but also every action, your overhead, and your profit. By the time you arrive on the job site, you’ll know what your costs will be and how much profit you will earn. No other public adjuster is as concerned about your costs.

When you work with PPA, you also receive the documents you need to itemize costs, place orders, write commission checks, and generate labor-work orders. **With PPA, there are never surprises on a job – not for you, and not for the homeowner.**

**We are your back office. Your watchdog. Your cost controllers. And your guarantee of profit.**

By using our unique management and analysis tools, Prospector Public Adjusters becomes your back office. PPA manages your expenses, tracks the job progress, and works with the homeowner to so the job moves smoothly. We keep everyone accountable, including the homeowner to ensure that they pay their deductible – a major plus for your profit margin.

Our proprietary methods break down the numbers so you never have to worry about cash flow to cover your costs. Our system alerts you about every out-of-pocket, up-front costs -- no other public adjuster supports contractors this way.

**With PPA handling the paperwork, you have time to sell more jobs because you’ll be focusing on what you do best.**

**We don’t get paid until the settlement is done.**

Our fee is a percentage of the claim paid by the insurance company. But because we have negotiated a higher settlement, we *always* get more for the contractor, even when our fee is included.

We don’t receive our fee until the job is settled, the check has arrived from the insurance company, and you’re given your deposit to start the job.

And for the homeowner, **there’s no fee, and no recovery costs. Ever**.

**Here’s how it works in eight steps.**

Prospector Public Adjusters is licensed and bonded to represent homeowners and work with insurance companies so a settlement will cover all of the costs of the work – and your profit.

The PPA process works like this:

1. After you’ve reached agreement with a homeowner to do repairs, you call us.
2. We meet with the homeowner, and do a full inspection of the damage.
3. PPA calls the insurance company and files the claim.
4. We organize a meeting that includes you, the homeowner, the adjuster, and us, to look at the damage.
5. After the insurance company does its own inspection and repair estimate, we review it line-by-line and compare it to our own findings, using our proprietary system to identify differences.
6. PPA negotiates with the insurance company to hammer out a settlement.
7. When the settlement check arrives; we work with you and the homeowner to disperse the funds.
8. We work with you to provide our material for project management and cost controls to help you complete the job for the pre-determined costs.

**Should a contractor represent the homeowner with the insurance company?**

**You can’t – it’s the law.**

In Missouri, state law SB 101 says that contractors cannot negotiate with insurance companies on behalf of a homeowner.

There’s no reason why you should negotiate with the insurance company – that’s why PPA exists. **We make sure that the settlement with the insurer is higher, so our fee never affects *your* bottom line**.

**What homeowners should know**

We have a publication for homeowners that describes our work, along with case studies and testimonials that show how our involvement in your project creates added value and an assurance that the project will be done right.

And of course, we are ready to meet with your clients anytime day or night.

**To connect us with your clients, call us at <<NUMBER>>.**

**What happens next**

Let’s talk. In 10 minutes, we’ll show you how we can work together to support your clients and your bottom line. **1-800-xxx-xxxx.**

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