WEBSITE CONTENT

Hi Erik.

Here is my first pass at content for the website. A few notes before you get started.

* As you’ll see, I don’t use drop-down menus. There are two reasons for this: first, they can usually confuse new users (the primary audience for your website). But the main reason is that they don’t show the full vision for your company at a glance.

Instead, I use a main menu at the top of the page, which shows the “big-picture” items. Then on every secondary page, there is an additional menu that shows every key page a user could need.

This way, a user will always see the most important content.

You can see an example of how this menu structure works on the most recent website I wrote, [www.digitalcenter.org](http://www.digitalcenter.org).

(Five minutes after I finished writing the section above, I opened the new Ikea catalog and saw the line, “If its in sight, then it’s in your mind.” My point exactly!)

* The site is structured so the home page contains only the big messages, plus links to secondary pages for contractors and homeowners. On the secondary pages is where the content starts.
* I’ve written two different types of web pages – each of which will be useful for specific readers:
  + For easy-to-read chunks, short pages that show key points in 2-3 paragraphs, with links at the bottom of each page to the next logical content
  + For the full story all at once, a single page that shows everything: one for contractors, and one for homeowners.
* I’ve also included suggested web names for the pages. The naming structure is very simple – just one layer (such as prospectorpublicadjusters.com/contractors). That makes the web names a lot easier for everyone to remember.
* I have an idea for how we can create an engaging format for the website that combines Julie’s designs with your brother’s web development skills. Let’s talk.
* And finally -- later, we can create separate pages for real estate agents and roofing suppliers, but for now I suggest we get the first two going for contractors and homeowners.

Enjoy,

Harlan

**Home page**

Note: prospectorpublicadjusters.com and settledbyppa.com will have the same content:

**1. Logo (for every page)**

**Use the logo that Julie created for the publications**

**2. Main menu (for every page)**

\* About us \* FAQ \* What is a public adjuster? \* Contact us \* Examples of our success

\* The whole story in one page (for contractors) (for homeowners)

**3. Bottom margin (for every page)**

Prospector Public Adjusters \* eriktheadjuster@gmail.com \* ADDRESS IN MISSOURI \* 7330 W 88th Ave. Unit E #178, Westminster CO 80021 \* Missouri License 8213167 \* Erik Bauernfeind: Missouri State License 8213107 \* Missouri Certificate of Authority for PPA F01250740

Prospector Public Adjusters is state‐licensed and regulated by the Missouri Department of Insurance

**Home page (continued)**

**4. Text**

**Prospector Public Adjusters**

**We are your face with the insurance company.**

**Your project oversight team.**

**Your assurance that your repairs get every dime they’re due.**

**Homeowners**: go here to see how Prospector Public Adjusters ensures that damage to your home will be repaired on budget, on time, and with the quality you expect. And we cost you nothing. Not a cent.

**Contractors**: go here to see how Prospector Public Adjusters takes on the insurance company to guarantee that you’ll start <<<work knowing every cost and what your profit should be.

5. Free-standing message for the home page

**Our success negotiating with insurance companies typically produces a 33-42 percent higher settlement to do a high-quality job.**

**CONTRACTORS main page**

www.prospectorpublicadjusters.com/contractors

www.settledbyppa.com/contractors

1. Main menu and logo continues from home page

2. Separate menu for all contractors’ page

\* PPA: Your guarantee that you’ll get the cash to do a job right (this page)

\* How it works

\* Beyond the basics

\* We are your back office

\* Prospector Public Adjusters: our eight simple steps

\* What your clients should know

\* Should you negotiate with the insurance company?

\* Prospector Public Adjusters: everything in one page

**Contractors main page (continued)**

www.prospectorpublicadjusters.com/contractors

www.settledbyppa.com/contractors

**3. Main headline**

**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.**

**4. Text**

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 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.  PPA uses 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.**

**(How it works)**

**Contractors: “how it works” page**

www.prospectorpublicadjusters.com/how-it-works

www.settledbyppa.com/how-it-works

1. Headline

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

2. Text

**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 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.

**(Beyond the basics)**

**Contractors: “beyond the basics” page**

www.prospectorpublicadjusters.com/beyond-the-basics

www.settledbyppa.com/beyond-the-basics

1. Headline

**We go far beyond the basics in the settlement process**

2. Text

Prospector Public Adjusters takes 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. 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 ~~s~~ checks, and generate labor-work orders. With PPA, there are never surprises on a job – not for you, and not for the homeowner.

**We don’t just calculate the direct costs of material and labor, but also every action, your overhead, and your profit.**

**(We are your back office)**

**Contractors: “we are your back office” page**

www.prospectorpublicadjusters.com/beyond-the-basics

www.settledbyppa.com/beyond-the-basics

**1. Headline**

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

**2. Text**

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 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.

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

**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.**

**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**.

**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.**

**(Public adjustment: our eight steps)**

**Contractors “eight steps” page**

www.prospectorpublicadjusters.com/contractors

www.settledbyppa.com/contractors

1. Headline

**Prospector Public Adjusters: our eight simple steps**

2. Text

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 your 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.

**Contractors “what clients should know” page**

www.prospectorpublicadjusters.com/what-clients-should-know

www.settledbyppa.com/what-clients-should-know

1. Headline

**What your clients should know**

2. Text

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>>.

3. Artwork

We can include images of the new publications on this page.

**Contractors “it’s the law” page**

www.prospectorpublicadjusters.com/contractors-its-the-law

www.settledbyppa.com/contractors-its-the-law

1. Headline

**Should you negotiate with the insurance company?**

**You can’t – it’s the law.**

2. Text

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.**

**Contractors “contact us” page**

www.prospectorpublicadjusters.com/contractors-contact-us

www.settledbyppa.com/contractors-contact-us

1. Headline

**Contact us**

2. Text

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

<<ADDRESS IN MISSOURI >>

7330 W 88th Ave. Unit E #178, Westminster CO 80021

Missouri License 8213167

Erik Bauernfeind: Missouri State License 8213107

Missouri Certificate of Authority for PPA F01250740

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**HOMEOWNER main page**

www.prospectorpublicadjusters.com/homeowners

www.settledbyppa.com/homeowners

1. Main menu and logo continues from home page

2. Separate menu for all homeowner pages

\* Prospector Public Adjusters: Your guarantee that repairs will be done right (this page)

\* We are your advocate

\* PPA: how we work

\* We are your oversight team

\* Our 10 steps to manage your claim

\* Should your contractor negotiate with the insurance company?

\* Need more?

\* FAQ

\* Prospector Public Adjusters: everything in one page

**Homeowner main page (continued)**

3. Headline

**Prospector Public Adjusters**

**Your watchdog with the insurance company.**

**Your ally working with the contractor.**

**Your guarantee that the damage to your home will be repaired on budget, on time, and with the quality you expect.**

**And we cost you nothing. Not a cent.**

4. Text

**Prospector Public Adjusters**

**Your guarantee that repairs will be done right**

Let’s face it – if your home is damaged, negotiating with an insurance company is probably the last thing you want to do. Your insurer is required by law to return your home to its pre-loss condition. But does the law ensure that you will get top-quality work, from a qualified contractor, using the best materials, and with the work done on time?

No.

That’s why Prospector Public Adjusters exists. PPA serves as your advocate with the insurance company, so your claim will make you home whole again. We work with you, the insurance company, and your contractor to negotiate, to manage, and to control the job so you receive high-quality work, completed on time, and for the price you expect.

**We cost you nothing. No fee. No recovery. Ever.**

**(We are your advocate)**

**Homeowner “we are your advocate” page**

www.prospectorpublicadjusters.com/we-are-your-advocate

www.settledbyppa.com/we-are-your-advocate

1. Headline

**We are your advocate in the tough, hard-nosed world of insurance claims**

2. Text

It is the insurance company’s job to pay your claim, but every insurer settles claims by paying as little as they possibly can. If a settlement amount is too small, this means that your contractor may have to repair your home using lower-quality materials and rushing through sub-par work.

**Some studies show that more than 90 percent of claims filed by homeowners without the assistance of a public adjuster will be underpaid. And those underpayments could be at least 40 percent less than what they should be.**

Prospector Public Adjusters protects your interests by serving as your advocate with insurance companies to guarantee that the insurer pays every cent your claim should receive.  And, PPA works closely with your contractor as your watchdog to make sure the work is done the way you want it.

Our success negotiating with insurance companies typically produces a **33-42 percent higher settlement** – cash that allows your contractor to do a high quality job using the materials and time they need.

**(How we work)**

**Homeowner “how we work” page**

www.prospectorpublicadjusters.com/how-we-work

www.settledbyppa.com/how-we-work

1. Headline

**PPA: how we work**

2. Text

After your home has been damaged, Prospector Public Adjusters steps in. We work directly with you and your contractor, even before you call the insurance company.

We conduct an independent assessment of the damage, employing our own unique management and cost-controls – analysis tools created by us and used by no one else -- to identify every cost.

When the insurance company has assessed the damage, we analyzing every line of the insurance company estimate to reveal all of the hidden ways the insurer has undervalued your claim.

Then we do the tough work of negotiating with the insurance company to hammer out a settlement.

**We have a 100 percent success rate in creating settlements with insurance companies that guarantee more money for your repairs.**

**(We are your oversight team)**

**Homeowner “we are your oversight team” page**

www.prospectorpublicadjusters.com/we-are-your-oversight-team

www.settledbyppa.com/we-are-your-oversight-team

1. Headline

**We are your oversight team. You deserve maximum quality and minimal problems. PPA guarantees it.**

2. Text

Prospector Public Adjusters adds much more to the repair process beyond negotiating with your insurer.

We are specialists originally trained as contractors, so we understand the issues involved with repairing damage caused by hail, wind, tornados, and broken pipes.

With PPA working for you, repair begins on your home only when a fair settlement is negotiated with the insurance company and the contractor is thoroughly prepared using material we create: cost estimates, labor-work requests, itemized costs, and material lists we create. No other public adjuster does this.

And we’re also on the lookout for unfair claim practices by your insurance company. If you’re insurer doesn’t follow the rules, we alert the state agencies who regulate their work.

**We oversee the project so the work meets the quality standards you have the right to expect. Before the contractor is paid, we verify that the work is completed and meets the standard you have the right to expect.**

**We cost you nothing, and we don’t get paid until the job is done.**

Our cost to you is zero -- our fee is a percentage of the settlement that comes from the insurance company. We aren’t paid until the check has arrived from the insurance company, and you have signed off on the plan for the repairs.

**(Ten steps)**

**Homeowner “10 steps” page**

www.prospectorpublicadjusters.com/ten-steps

www.settledbyppa.com/ten-steps

1. Headline

**How does Prospector Public Adjuster manage the quality of your repairs?**

**It’s 10 steps. And you don’t even need to call the insurance company.**

2. Text

1. We meet with you and get copies of your insurance documents. We take it from there.
2. We conduct our own detailed inspection of the damage and thoroughly document all the damage we discover.
3. We then produce our own estimate of costs to return your property to its pre-loss condition.
4. We contact your insurance company on your behalf and file the official notice of loss.
5. Then we meet with you, the adjuster, and your contractor to review the damage we’ve discovered.
6. We examine the insurance company estimate line by line, comparing it to our own estimate, looking for the how the insurer has undervalued your claim.
7. We negotiate on your behalf with the insurance company to determine the exact settlement amount.
8. When the settlement check arrives; we meet with you and the contractor to disperse the funds.
9. After the settlement, we work closely with the contractor, providing all of the back-office cost management material and schedules they need to complete your work.
10. If needed, we will file the supplemental requests for unforeseen work.

That’s it. Simple.

**Homeowner “it’s the law” page**

www.prospectorpublicadjusters.com/its-the-law

www.settledbyppa.com/its-the-law

1. Headline

**Should your contractors negotiate with the insurance company?**

**They can’t – it’s the law.**

2. Text

In Missouri, state law SB 101 says that contractors cannot negotiate with insurance companies on behalf of a homeowner. This benefits you, because your contractor doesn’t get caught in the middle of negotiating a settlement – that’s PPA’s job.

And as a public adjuster, we’re licensed by the Missouri Department of Insurance – independent adjusters are not.

**Homeowner “need more” page**

www.prospectorpublicadjusters.com/need-more

www.settledbyppa.com/need-more

1. Headline

**Need more?**

2. Text

If you would like more information about the role of a public adjuster in your repair, or case studies and testimonials that describe how PPA has added value to a project, call us at <<NUMBER>>..

**Homeowners “FAQ” page**

www.prospectorpublicadjusters.com/faq

www.settledbyppa.com/faq

<<(TEXT TO COME)>>

\* What is a public adjuster?

\* Why should I work with a public adjuster?

\* How can a pubic adjuster help me?

\* Is there a cost for a public adjuster?

\* Why can’t my contractor represent me with the insurance company?

\* How does the adjustment process work?

\* Should I call the insurance company?

\* How is a public adjuster different from an independent adjuster?

\* <<Contact us

\* What’s next

**Contractors and Homeowners “success stories” page**

www.prospectorpublicadjusters.com/success-stories

www.settledbyppa.com/success-stories

(We need at least two more examples like this. We can also add more later.)

1. Headline

**Examples of our success**

Here are some of our success stories, as we work with Missouri homeowners and contractors to negotiate a higher, fairer settlement with insurance companies.<<<

When a home in Maplewood suffered severe storm damage to the roof, siding, gutters, and window screens, the insurance company originally offered $15,500 to settle the claim. When Prospector Public Adjusters stepped in, we negotiated the settlement up to $21,000.

**Contractors and Homeowners “background on public adjusting” page**

www.prospectorpublicadjusters.com/background

www.settledbyppa.com/background

<<Edits to this page to come

“Nationally, on average, insurance claims are underpaid by 40 percent.”

*(Source?)*

“Insurance companies can save 30 to 40 percent by engaging in lowballing.”

*(Ray Bourhis, Bourhis & Wolfson)*

“Public Adjusters exist because of the inherent conflict of interest that exists when one person or entity attempts to represent two sides of a financial transaction...”

*(“Top reasons why you need a public insurance adjuster for your damaged property,” ezinarticles.com)*

“Insurers generally are attempting to convince the customer when selling the policy that everything is covered and convince the court when a claim is made that nothing is covered.”

(South Carolina Supreme Court can you cite the case?)

**“Insurance companies may withhold information in their benefit.** Your insurance company may not make you aware of all your rights if it works to your benefit.. . .the intricate industry specific language used in contracts and insurance policy documents may be difficult to understand by the policy holder, and that’s what insurance companies count on, assuming that you do not fully know what your policy covers and all your rights in order to collect the maximum allowed settlement.. .another reason why you should have a Public Adjuster on your side.”

*(“Shhhh….Don’t Think or Talk about It!” propertyinsuranceclaimsblog.com)*

“As more was learned about the circumstances of the loss, the sincere appreciation and respect the insured held for his public insurance adjuster was clear. At the time of the loss, he had more questions than answers and did not know where to turn until he hired his public adjuster.”

*(“Three Reasons to hire a public adjuster,” propertyinsurancecoveragelaw.com)*

“The bottom line is that insurance companies make money when they don’t pay claims.”

(Senior Executor, National Association of Insurance Commissioners)

*For complete versions of these articles, or more facts about insurance claims and background about the benefit of using a public adjuster, contact Prospector Public Adjusters at 1-800-<<<-<<<< or <email>..*