



WE'RE THE PROPERTY DAMAGE SPECIALISTS



Maximize your insurance settlement by partnering with New York and New Jersey's property damage experts!

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Case Project

Wind Damage Bronxville, NY Home



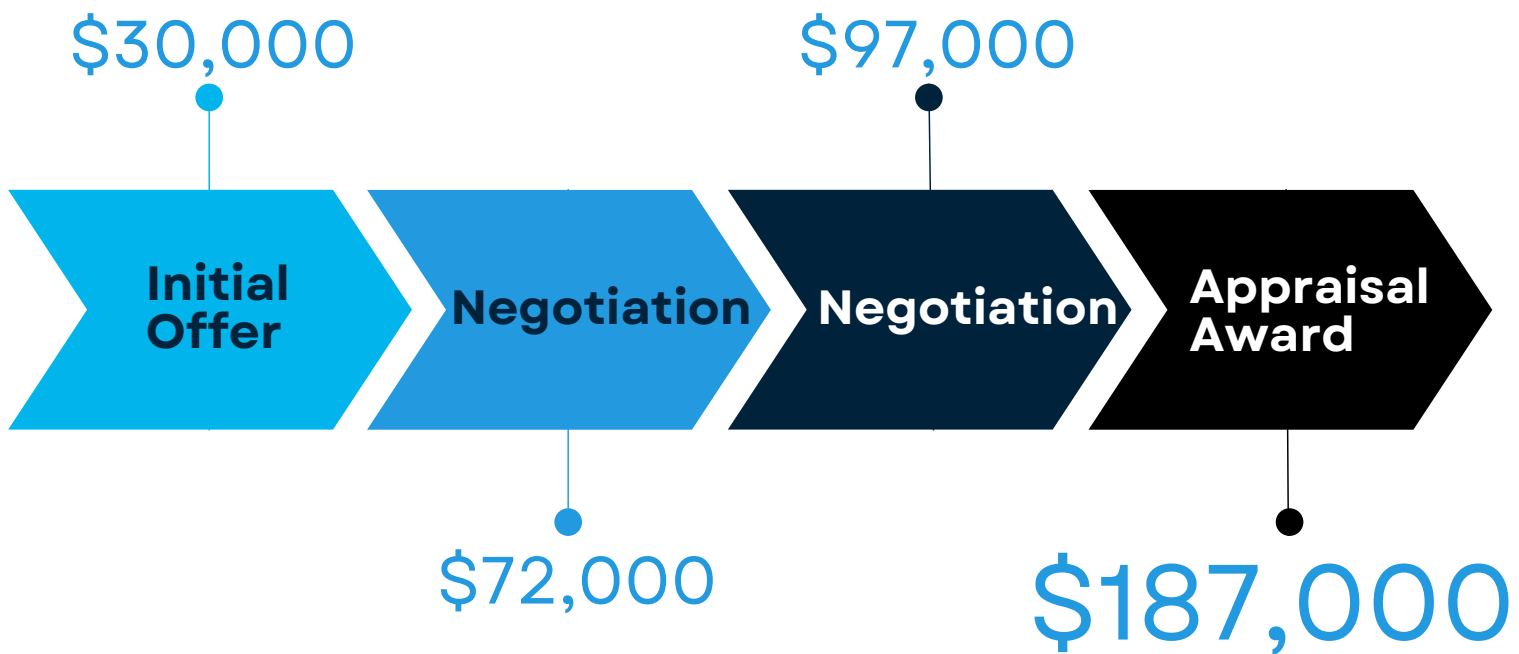
Our client arranged the installation of a brand new roof for the home.

Unbeknownst to our client, the roofer did not install a tarp during the course of the roof installation.

Wind - and subsequently water, caused extensive damage to the property.



Negotiation Timeline



Wind Damage Bronxville, NY

\$30,000



\$187,000

FINAL SETTLEMENT

Insurance Company's Initial Offer



The insurer started off the claim at a very low offer of only \$30,000 which we immediately turned down.

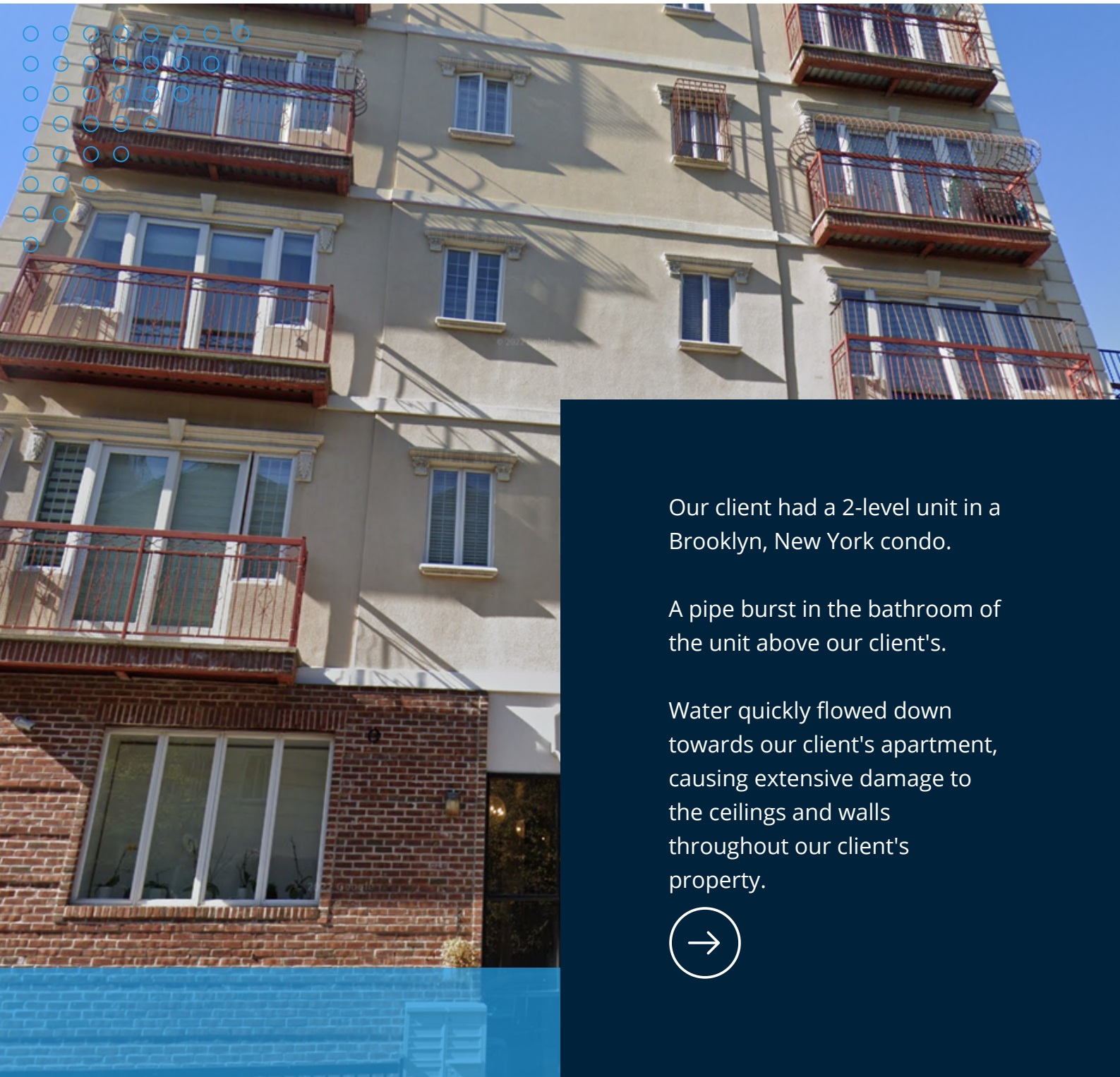
We prepared an estimate that more accurately reflected the damage and the cost of repair and replacement.

The insurer eventually increased the offer to \$97,000; however, we believed this amount was not sufficient to cover the loss.

Since the insurer refused to increase their offer any further, the matter was sent to appraisal where the loss was valued at \$187,000.



Water Damage Brooklyn, NY



Our client had a 2-level unit in a Brooklyn, New York condo.

A pipe burst in the bathroom of the unit above our client's.

Water quickly flowed down towards our client's apartment, causing extensive damage to the ceilings and walls throughout our client's property.



Water Damage Brooklyn, NY

\$130,000



\$253,000

Insurance Adjuster's Estimate

FINAL SETTLEMENT

The insurance company sent their adjuster to inspect the damage and prepare a repair estimate.



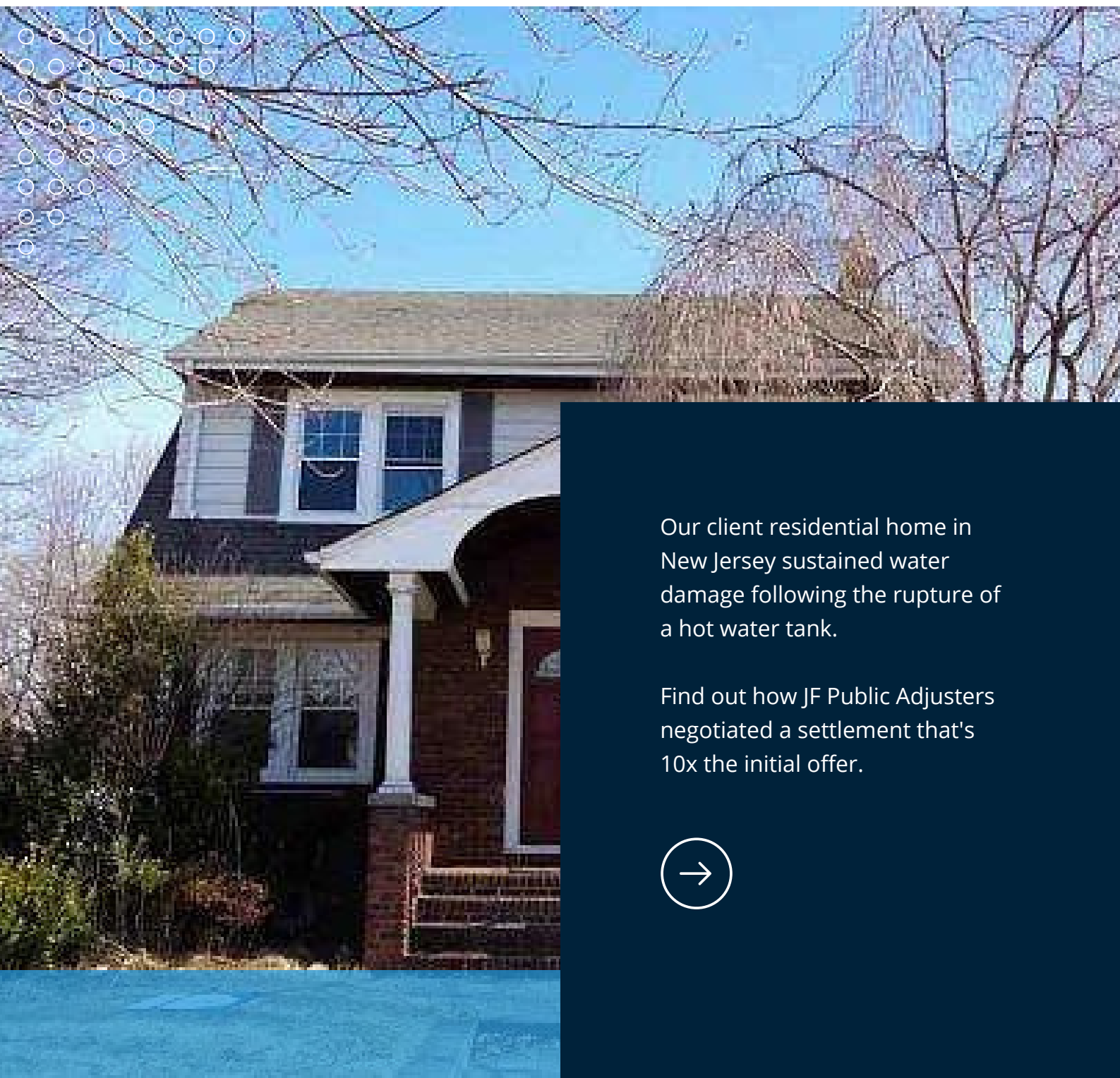
The insurer's settlement offer was around \$130,000.

We at JF Public Adjusters prepared our own estimate which showed that the damage was worth a lot more.

We settled the claim at around \$253,000.



Hot Water Tank Rupture Fair Lawn, NJ



Our client residential home in New Jersey sustained water damage following the rupture of a hot water tank.

Find out how JF Public Adjusters negotiated a settlement that's 10x the initial offer.



Hot Water Tank Rupture Fair Lawn, NJ

\$4,000



\$40,000

FINAL SETTLEMENT

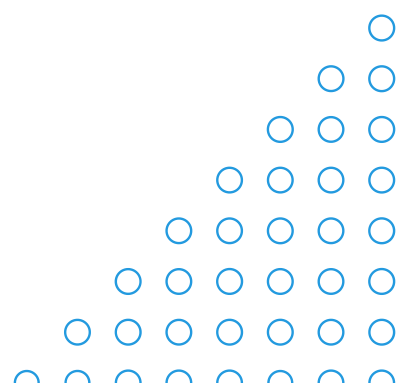
Insurance Company's Initial Offer



The property sustained water damage resulting from a rupture in the hot water tank.

The insurance carrier offered a mere \$4,000 to the homeowner.

The insured hired JF Public Adjusters and we successfully negotiated the claim to \$40,000.



Meet Joel

Licensed in New York, New Jersey, Connecticut, and Pennsylvania and trained by the foremost experts in the field; you don't have to go any further to find the expertise and dedication you require.

My name is Joel Follman, a Public Adjuster. You'll appreciate my honesty and my direct communication style; I mean what I say, and I say what I mean – in the shortest way possible. After all, there's no time to be lost when we're dealing with loss.



Joel Follman

Licensed Public Adjuster | Owner, JF Public Adjusters
New York, New Jersey, Connecticut, Pennsylvania

About the way I work, I take things personally – in a good way. It means that I care deeply – about you, your property, and your ultimate ability to recover from this loss.

Along with my entire team, I'll do everything in my power to ease and expedite the recovery process for you. Most of all, I'll ensure you receive the maximum settlement to which you are entitled according to the terms and conditions of your insurance policy.



Introduction

WE'RE BIG ENOUGH TO HANDLE YOUR NEEDS, BUT SMALL ENOUGH TO CARE

At JF Public Adjusters, we deal with all manner of property damage and disaster claims every single day!

When you partner with JF Public Adjusters, you've got a wealth of knowledge and experience on your side.



We want to make a positive impact on the lives of our clients.

My family had a major fire a little over 2 months ago, we had renters insurance however we never had the need to file a claim until said fire, and to say we were lost as to how to proceed was and understatement, a friend suggested using a public adjuster. I started my research and came across JF Public Adjusters. I read the reviews and decided to reach out, it was the best move I'd ever made, from day one Joel was very professional and attentive, he literally took the burden off me of having to navigate an unfamiliar territory, he communicated with me at every step about what's next or what to expect.

This past week we received a check in the mail for the maximum coverage of our insurance, we are still stunned because we weren't expecting the max amount. We will forever be grateful to Joel and his team. We highly recommend reaching out to JF Public Adjusters should you ever have the need for a public adjuster's services, I promise you won't be disappointed.

Gerrilyn | New York

My house burned down a few months ago. I was approached by more than 6 public adjuster who chase fire, I pick the one who seem to be least pushy and helpful at the time. That person didn't seem to work out after 3 months. I started Googling and going on Facebook to ask questions. I run into Joel in one of the Facebook group. He is very patient and explain many thing to me. So I decided work with Joel and let go of my first public adjuster. Not all public adjuster are the same, some are old school while Joel knows how to use newer technologies to help max the claim. Joel is also very good at communication, he is very busy but he always get back to you, either via email or via text message. Joel will let you know what his plan is and what is next and what is very important to me. Is it very important, you pick a good PA since the beginning so you don't end up waste your time as insurance claim can take a long time.

T. W. | New Jersey

Awaken to witness wet walls in the kitchen below the bathroom going down the basement staircase & not knowing the source nor the gravity of the damage, can be very scary. After notifying my Insurance Agent of the problem, a friend advised me to get in touch with a Public Advisor. I logged on Google & left messages for 3 Public Advisors. Only one called me back. That ONE was Joel! He was a GOD send. He reassured me that he will take care of everything. Not To Worry! Sure enough, he got his team (TRX), including the Insurance Agent Team to handle the situation smoothly. We are very satisfied with Joel excellent work & we will recommend him to anyone who ask for a referral. Thanks again Joel for a job well done!

Marie Erla | New York



What Claims Do We Work On?

We work on a wide range of property damage types.

Whether the damage is to your residential or commercial property, our team is fully capable of handling it with dedication and utmost professionalism.





Problem

THE INSURANCE CLAIM PROCESS IS RIGGED AGAINST POLICYHOLDERS

The claim process can be confusing, cumbersome, and stressful for policyholders who do not have the knowledge and expertise to manage their claim.

Add to that communication barriers, the amount of time that the claim process can take and the sheer volume and complexity of documentation required to support a claim, and you have yourself a picture of a process that is rigged against the policyholder.

On top of that, policyholders may face financial hardships while waiting for the claim settlement. If the claim process takes an extended period of time, say due to a dispute in coverage or in the value of the loss or if the claim is denied, the policyholder may struggle to cover repair costs, temporary living expenses, and other expenses associated with the loss.

Public Adjusters - What We Do And How We Help



When you take out an insurance policy, you don't exactly hope to use it, but you expect that if something does happen that triggers the policy, you are protected.

You expect that your insurance company would pay you what's due, and quickly.

Unfortunately, claims are rarely as easy and as straightforward as that.

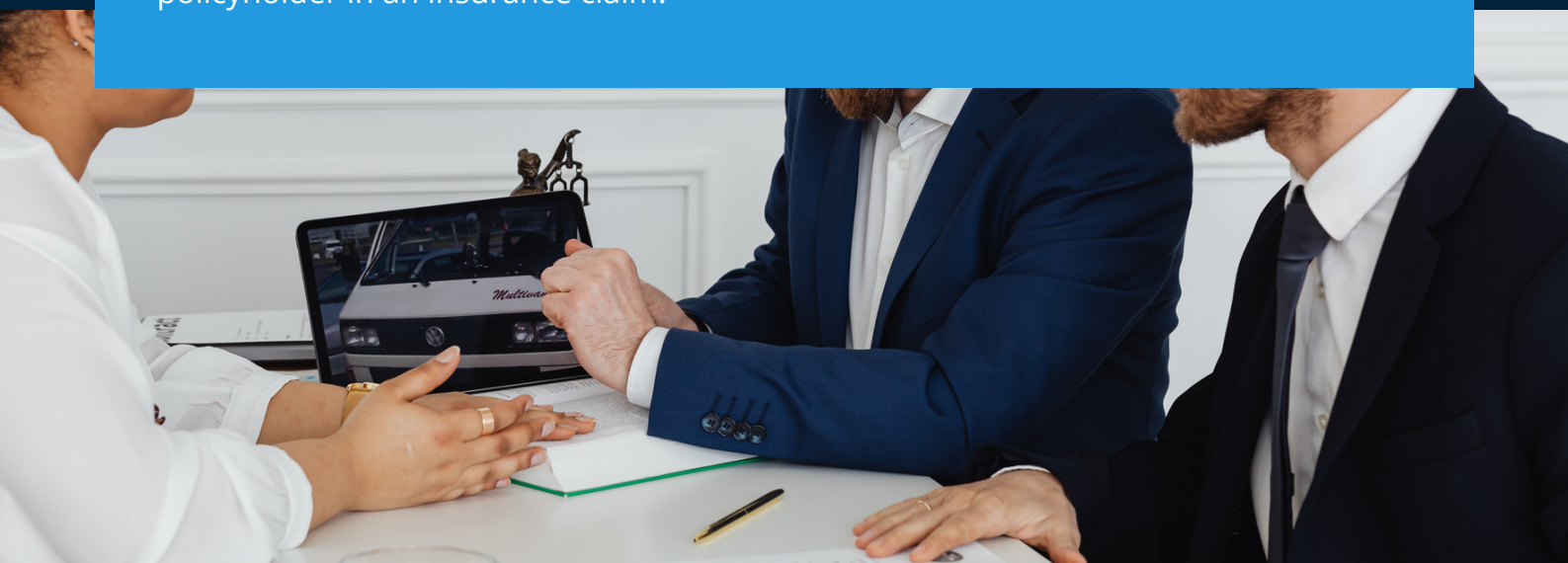


The reality is that the insured-insurer relationship is more adversarial than desired and to the detriment of the insured.

The insurance company is a for-profit business and to meet its obligations to its stakeholders, it seeks to maximize profits. Unfortunately, one of the ways the insurance company does so is to minimize claim payouts to policyholders who, when submitting a claim, are at their most vulnerable.

The insured, having little to no experience in policy interpretation, much less managing an insurance claim, is often left at the mercy of the insurer. The insurance carrier uses its own experts to adjust the claim. Often, the insured is settled much less than they are due, and are therefore not made whole i.e., they are not restored to their pre-loss position.

This is where Public Adjusters come into the picture. Outside of attorneys, public adjusters are the only professionals licensed to represent the interests of the policyholder in an insurance claim.



WONDERING IF HIRING A
PUBLIC ADJUSTER TO ASSIST
WITH YOUR INSURANCE
CLAIM IS WORTH IT? 

What are Public Adjusters?

Public Adjusters are property loss experts that are legally able to represent you in your first-party insurance claim.



Public Adjusters work for you, the policyholder, and not for the insurer. We work to prepare, file, adjust, and recover insurance claims for losses impacting you, their client.



Are public adjusters connected with insurance companies?

No. Public Adjusters do not work for insurance companies. Our license only allows us to represent policyholders like you in an insurance claim.

How do We Help?



Review

Review your insurance policy to determine coverage.

We review your insurance policy to determine coverage.

Most policyholders do not have the expertise and training to interpret policy wording. On your own, you are likely to overlook certain provisions in your policy.

A significant portion of a Public Adjuster's training is reviewing different kinds of insurance policies.

Adding to that our day-to-day exposure to different insurance policies, we can easily determine coverage following a review of your policy.



Inspect

Inspect the damage to your home or business premises.

Your public adjuster inspects the damage to your property, thoroughly examining and documenting the severity and extent of the damage. In many instances, these are not obvious to the untrained eye.

For example, a fire contained to one section of the home could have caused extensive smoke damage to personal belongings in other parts of the property.

Without the assistance of an experienced public adjuster, you could potentially be out of pocket thousands of dollars for damage you discover much later.



Document

Thoroughly document the extent and severity of the damage.

We are experts in documentation. We use tools and specialized equipment to recreate the structure of the home and the damage it has sustained in a clear, electronic format used and understood universally by insurance companies and their agents.

We know that the damage must be captured in such a manner that the extent and severity of the damage is easily understood should it be required at any stage of the claim process.

How do We Help?



Estimate

Provide comprehensive repair and replacement estimates

We have extensive experience in preparing estimates that accurately reflect the magnitude of the damage to the property and any additional expenses incurred such as mitigation costs. We consider the value of property along with factors such as depreciation, replacement costs, and market values.

Without the help of a public adjuster, you may be relying on the estimate prepared by an adjuster that works for the insurance company.

We have seen insurance companies' adjusters provide estimates as low as 10% of the actual cost of the claim.



Negotiate

Negotiate your claim settlement to make you whole

We use our expertise to document, support, and value the claim to strengthen the policyholder's position during negotiations.

We handle all communication related to the claim, including written correspondence, phone calls, and meetings with insurance adjusters. As Public adjusters, we have experience dealing with insurance companies and understand their tactics. We effectively present the policyholder's case, address any concerns or disputes, and negotiate for a fair settlement.

If there are disputes during the claim process, we work diligently to protect the policyholder's interests and ensure that any challenges or discrepancies are addressed.



Proof of Loss

Prepare your sworn proof of loss with all supporting documents

The Proof of Loss is a formal document that policyholders are typically required to submit to their insurance company when filing a claim.

It serves as a written statement that provides details about the loss or damages suffered and specifies the amount of money being claimed.

Public Adjusters prepare the Proof of Loss, ensuring it is comprehensive and correct.

Policyholder's Duties



Compliance

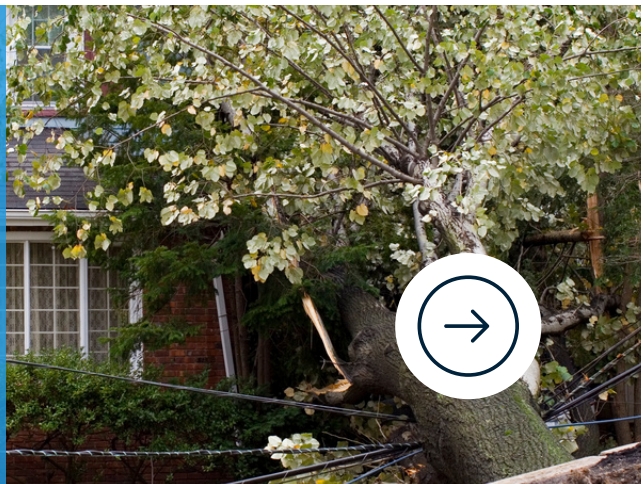
Ensure your compliance to all policy duties and requirements

Policyholders are required to comply with their duties following a loss. These responsibilities include notifying the insurer promptly, mitigating the loss and protecting the property from further damage.

Failure to comply with policyholder duties may result in the claim payment being reduced or the claim being denied.

Public Adjusters ensure that the policyholder remains compliant throughout the claim process.

MAXIMIZE YOUR CLAIM
SETTLEMENT BY
PARTNERING WITH NEW
YORK AND NEW JERSEY'S
HIGHEST RATED PUBLIC
ADJUSTER.



How Much Do We Charge?



When you hire a public adjuster, you have to discuss and agree on the fee structure. There are two that are commonly used:

1. CONTINGENCY BASIS

This fee structure means that your public adjuster will take a percentage of whatever amount they recover for you. The allowable percentage range varies from state to state. The percentage that your public adjuster may charge depends on a number of factors such as: the public adjuster's experience, the size of the claim, the complexity of the claim, the location of the loss, among others.

State	Rate
New York	up to 12.5%
New Jersey	up to 15%

2. FLAT RATE

The flat rate structure is typically used in larger claims where the contingency basis would end up costing the insured more. For example, a \$5,000,000 claim in New York, charged at 12.5% means the public adjuster receives \$625,000 in fees. When the claim is of this size, you and the public adjuster could agree on, say, a \$300,000 flat fee. The fee is decided at the beginning of your arrangement with the public adjuster. You must ensure that the terms and conditions of the fee are clear. Public Adjusters get paid when you do, meaning that they will take their payment from the check sent to you. It's also important to note that while your public adjuster negotiates the claim for you, they can only accept an offer with your instructions.

Our fee varies from claim to claim, however we will advise you of our fees during your FREE Claim review and consultation.

What Sets Us Apart

Advantage

Not all Public Adjusters offer the insured an equal level of service and quality.

- ✓ Locally Owned & Operated
- ✓ Complimentary On-Site Survey & Policy Review
- ✓ Emergency Response Services
- ✓ 100% Free Policyholder Advice
- ✓ Highest Claim Settlements
- ✓ Expert Client Support and Assistance
- ✓ Honest & Upfront Pricing
- ✓ Hundreds of Happy Clients in New York, New Jersey, Connecticut & Pennsylvania

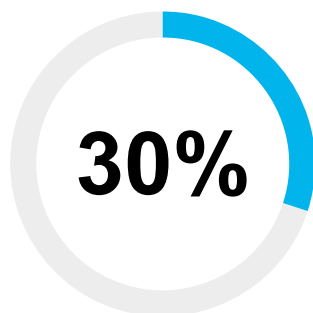
Statistics

IS HIRING A PUBLIC ADJUSTER WORTH IT?



574%

A study has shown that policyholders who used public adjusters received an estimated 574% more than those policyholders that did not use a public adjuster.



30%

Another study has shown that it is not uncommon for insurance adjusters to write estimates as low as 30% of the actual cost of repairs.

Questions & Answers

Q: How much will my insurer pay in the event of a loss?

A: The amount of your settlement will depend on a number of factors, including:

1. The type and amount of insurance policy you have,
2. The extent of the loss,

3. The documentation you/your public adjuster provide to support the claim,

4. Your/your public adjuster's negotiation skills.

An expert public adjuster working for you can get you the maximum settlement to which you are entitled.

Q: Why should I engage a public insurance adjuster when my insurer already appointed an adjuster?

A: The adjusters that you deal with from insurance companies (staff/desk adjusters, field adjusters, independent adjusters) work for the insurance company; they do not necessarily have your best interests in mind.

From our experience, insurance companies' adjusters have valued losses by as low as 90% less than ours!



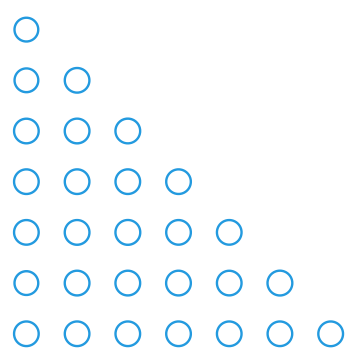
Offer

FREE CLAIM REVIEW AND CONSULTATION

We offer a free claim review and consultation.



In this session, we check your policy documents and inspect the damage to your property. We ask you about your goals and expectations. Conversely, we tell you about how we are going to manage your claim, if hired, and what you can expect from us. We also discuss the fee structure and answer any other questions you might have.



Contact

Let's Work Together

Contact us for a 100%
Obligation-Free Claim
Review and Consultation



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Thanks



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