

Feature Claim



Public Adjuster Michael Platts

"Mike was able to negotiate several compromises for items which the insurance company representative initially disallowed."

Fire Suppression System Causes Massive Water Damage

When a commercial property owner incurred a break to the high-pressure four inch water line located in the slab which supplied the fire suppression and control system, it released so much water, that within ten minutes the water was ankle deep and hydrostatic pressure had caused the concrete slab to lift and crack. Sand from the foundation along with water poured into the leased office space leaving debris and a tremendous mess.

To make matters worse, the tenant was a contractor for the military and had specific security and contractual concerns. The owners had to keep them satisfied and happy or they might find themselves liable. The owners knew from prior experience that the insurance company would require proper claim documentation. They also felt they might face an uphill battle getting their insurance carrier to respond in a timely manner and act in their best interest given their tenants contract performance concerns.

Based on prior experience, they contacted Tutwiler & Associates knowing they could rely on the firm to negotiate a fair settlement while allowing them to continue to manage their properties and save time allowing Tutwiler & Associates to deal with all the insurance company documentation and meeting requirements.

Public adjuster Michael Platts undertook the management and resolution of the claim process. He quickly ascertained the fundamental issues of the loss and formed an operational plan to manage the insurance claim.

He developed a professional relationship with the insurance company's independent adjuster allowing the two to work together to resolve the differences which inevitably arise during the claims process. As a result, Mike was able to negotiate several compromises for items which the insurance company representative initially disallowed. Michael effectively

guided the claim forward and got the necessary experts involved to ensure a timely and proper resolution of the claim. For example, a qualified, licensed and bonded general contractor with extensive experience in addressing ADA requirements as well as Unit Cost Estimating was brought onboard. He personally met with the insurance company's engineer to make sure that the property owner's exterior structural concerns were adequately addressed. Mike was also careful to present the actual costs of the fire protection system repairs to the insurance company representatives. This portion of the loss is still being negotiated. Finally, Michael worked with both the independent adjuster and the staff adjuster to reach the monetary settlement which the clients wanted. The claim for building damage was settled to within three percent of the entire amount asked for, the owner's tenant was kept happy and the business moved forward with the knowledge that the claim was settled with the minimum time and effort expended on their part.

Sign-up for the [On Property Blog](#) and stay up to date on industry news, claim tips and more.

