

Pam Pujals
5006 W. Euclid Avenue
Tampa, FL 33629

January 28, 2011

Re: Rick Tutwiler, Tutwiler Public Adjusters

Dear Fellow Frustrated Insurance Claimant:

I truly commiserate with your frustration in dealing with your Insurance Company. On January 5, 2010 as a result of replacing a faucet I had a flood in my home. At first I was impressed by how quickly the Insurance Company sent out an adjuster, provided an estimate and check. It went all downhill from there since the funds provided were insufficient to put my house back in order.

We had an unusual circumstance where the previous owners installed tile over parquet flooring and they would not pay to have the parquet replaced. Their stance was the tile was damaged not the parquet and mine was that the house did not have to be dried out for 5 days because of wet tile. In addition no flooring contractor would provide a warranty on new flooring if it was installed over the parquet. Obviously I did not find this acceptable.

The battle ensued to get my house back in order. The Insurance Company sent their flooring experts, independent adjustors and no surprise they all agreed with each other.

Everything with the Insurance Company took 10 days to three weeks and as the months dragged on a neighbor mentioned hiring a Public Adjuster and we hired Rick in August. We wish we had known earlier but once Rick assessed the situation he got right to work. To my amazement he was actually able to speak to the supervisor handling the claim and have them return his calls. Needless to say they never returned mine.

Rick made quick order of the situation and prepared a detailed estimate, unfortunately the Insurance Company stalled and denied receiving materials and tried to stonewall. Rick wouldn't stand for it and eventually they complied with the requests for another adjuster. Their new adjuster appeared to be on track with our estimate but then backed off. We went into appraisal with an umpire and Rick's professional manner and detailed presentation of the case history resulted in our receiving more money than the Insurance Company put on the table.

Rick was our savior in an extremely stressful situation and we would not have received the final settlement amount without him. I hope that I never have to use his services again but I can guarantee if I ever have an insurance claim he will be the first person I call. You can't go wrong with hiring Rick to resolve your claim.

Sincerely,

