

# NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



*Members of the O'Sullivan family survey the wreckage after wildfires destroyed their San Diego home.*



*With help from a public insurance adjuster, a family's Southern California home is rebuilt after being destroyed by wildfires.*

## **NAPIA Member Helps Family Rebuild Home After Southern California Wildfires**

By Marjorie Musick

What happens when a fire destroys your family home? If you're lucky, you'll get a settlement from your insurance company that allows you to rebuild. If you want to improve your luck, do what Patrick O'Sullivan did and hire a public insurance adjuster.

In October of 2007, the wildfires of Southern California consumed as many as 1,500 homes according to the [Associated Press](#). O'Sullivan's house was among those. The flames reduced his property and possessions to ashes leaving the family with only one choice – to rebuild.

“Everything was lost,” said O'Sullivan. “Everything.”

O'Sullivan fled the neighborhood along with his wife, daughter and dog after a reverse 911 call ordered the family to evacuate.

“We left an hour before it caught on fire and then watched it burn on TV,” said O'Sullivan. “It was an awful experience.”

The family found refuge in a nearby hotel until they were allowed back to survey the wreckage approximately one week after the last spark was extinguished. Faced with the knowledge that their home and belongings had been destroyed, O'Sullivan sought guidance by attending weekly meetings that were held for fire victims at the local Presbyterian church. It was at these meetings that he first learned about the services of public insurance adjusters.

“We were working with the insurance company on our own at first. Then I interviewed several public adjusting companies, but the one that stood out was Quality Claims Management Corp. They were concerned for our well-being and were extremely knowledgeable. They immediately made me aware

of policy benefits that I didn't even know we were eligible for and guided me through a complicated claims process that I had no idea how to handle. It was a huge help having them on our side," said O'Sullivan.

The family signed on with Quality Claims Management, a member of the [National Association of Public Insurance Adjusters \(NAPIA\)](#), three months after the fire took place and worked with the firm for the next two years.

Ronald Reitz, CPPA, President of Quality Claims Management and First Vice President of NAPIA, and Kim Cary, Senior General Adjuster, Consumer Claims Manager at Quality Claims Management, worked closely with the family to make sure that they received enough money to restore their property to its pre-fire condition. In July 2009, the O'Sullivans moved into their new home.

"The O'Sullivans had originally received an offer from their insurance company that was less than one third of the amount that they received after working with our team," said Reitz. "The claim was settled at an amount that was large enough to build a new house and allow them to finally return home."

O'Sullivan noted that it would have been difficult to manage the claim on their own and that they likely would not have been able to rebuild their house without help from the public adjusting firm.

"There are a million and one ways in which this company was wonderful. They saved us thousands of hours of work by managing the inventory lists that the insurance company required, got us a larger settlement so that we could rebuild and helped us to set up a new home insurance policy in case anything like this ever happens again," said O'Sullivan. "We couldn't have gotten our life back without them."

*If you need help with a property insurance claim, visit [www.napia.com](http://www.napia.com) to find a local member of the National Association of Public Insurance Adjusters.*