

	JILL Settlement WITH A PUBLIC ADJUSTER	JACK Settlement Going it ALONE	THE DIFFERENCE
BUILDING Cabinets: Custom, recently installed	Sent PA invoice from contractor who did the work demonstrating the upgraded cabinets \$10,000	Adjuster used an estimating software using basic builder grade cabinets \$3,200	\$6,800
Walls: Original horsehair plaster normally found in homes in this area	The PA made sure to point out the material to the adjuster \$2,250	Jack, unaware that his walls were horsehair plaster, accepted the drywall estimate from the adjuster \$800	\$1,450
Carpet: High-end carpet with upgraded padding	Jill's designer was able to get the original invoice, along with a quote, to replace with like kind and quality as prices had recently increased \$1,200	The adjuster was told by the insurance company to estimate the loss using standard grade carpet pricing \$200	\$1,000
PERSONAL PROPERTY Clothing: Jeans	PA did a detailed inventory with brand names, colors, etc. 5 pairs of AG jeans at \$198 ea \$990	Did his own inventory just counting number of pairs of jeans - 5 pairs of jeans at \$30 ea \$150	\$840
Furniture: Sleeper-Sectional	PA instructed Jill to obtain original purchase history from Jordan's Furniture and found today's comparable item \$3,199	Adjuster priced at Bob's Discount Furniture and did not price as a sleeper \$1,499	\$1,700
Electronics: iPhone 5	PA obtained a letter from Apple that the phone could not be repaired and that a comparable replacement today would be an iPhone 8 \$599	Adjuster priced a refurbished iPhone 5 on Walmart.com \$99	\$500
TOTAL:	\$18,238	\$5,948	\$12,290

**While the total difference on these individual line items is modest, the total difference on thousands of line items would be significant.