

# **3RS**ystems, LLC

A to Z PROPERTY DAMAGE INSURANCE CLAIM PROCESS  
TRAINING FOR INSURANCE RESTORATION CONTRACTORS

Minneapolis, Minnesota USA

## **3RS Insured Property Owners Storm Damage Recovery Guide®**

By Larry Burtis – President, ICCOA / 3RSystems, LLC

**Become an informed insurance consumer by learning and understanding how the insurance claim process should really work.**

This exclusive and comprehensive 3RS Insured Property Owners Storm Damage Recovery Guide® is being made available by ICCOA / 3RSystems, LLC at no charge to insured property owners from across the country who hire 3RSystems, LLC trained storm damage restoration contractors to complete their storm caused property damage repairs. With the guide, as an insured property owner, you will learn how to achieve maximum fair and full claim settlements from your Property & casualty insurance company if your property is currently damaged or ever becomes damaged by a severe storm event if and when, because of unfair rules that prohibit them from assisting you, your contractor no longer can.

My primary intent in writing and making this guide available to 3RSystems, LLC trained contractor property owner customers is to teach them how to settle their own storm damage claims without needing to pay the extra cost of hiring a Public Insurance Adjuster, demand appraisal, or hire an attorney in order to achieve fair and full settlement on their legitimate storm caused property damage claims.

### **Topic titles of what you will learn**

**Pulling back the P&C insurance industry curtain**

**Why do insured property owners need this Guide?**

**The Truth?**

**Insurance Companies Are Not Your Friends**

**Insurance terms and titles you need to know**

## **Property & Casualty Insurance and the Free Market**

**What is "The UPPA WALL?"**

**When your contractor hits "The UPPA WALL"...what are your options?**

**Who ultimately approves (or denies) your insurance claim?**

**How your insurance premiums are calculated**

**Property & Casualty insurance agents - can they help you with your claim?**

**Understanding your insurance policy**

**Do you have a mortgage on your property?**

**What are - General Contractor Overhead & Profit (GC O&P) Payments?**

**Breach of Contract and Tortious Interference - "the contractor is charging too much?"**

**(Beware of) "Hired Gun" insurance company paid Forensic Engineers**

**What is Ordinance or Law (O or L) coverage?**

**Insurance Deductibles - When should you pay them?**

**"First things first - The Claims Process - from Filed to Final"**

**Common covered damage that insurance adjusters regularly omit**

**Additional advice and warnings**

**Adjuster/Engineer/Desk Adjuster Questionnaire/Report Forms**

**Insured Property Owner Instructions**



**Larry M. Burtis – President, ICCOA / 3RSystems, LLC  
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### **About Larry**

Larry Burtis is President and founder of Minneapolis, MN based 3RSystems, LLC insurance restoration contractor training, President of Focus Public Adjusting, LLC, and President of ICCOA. Larry is also recipient of the 2020 American Policyholder Association (APA) Consumer Advocacy Leadership Award.

Larry brings to the restoration construction industry table nearly 40 years of hands on and in depth, retail and insurance restoration construction industry experience plus nearly twenty years of concurrent insurance/investment industry experience where his financial advice was sought out by leaders of some of the country's most well-known companies.

Along with that experience, Larry has also achieved, with the help and support of several supreme court justices and other legal experts over the years, a winning *Pro Se* (self-representation) record – both in and out of court, against high profile law firms and their attorneys in complex, mostly consumer fraud related legal disputes involving various government and multi-million dollar corporate entities and individuals.

Larry is the only storm damage restoration contractor trainer in the country with, as shown above, the years of combined and proven construction industry, insurance industry, and legal industry experience that makes all the difference to insured property owners who need and want to make sure that their insurance covered storm damage insurance claims will be fairly and fully paid.

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