

How is **3R**Systems, LLC Training Different?

From the time I was a teenager, my mother taught me to always honor and show respect for those who deserved it. She also taught me to, no matter their position of authority in life, never take any crap from anyone who did not.

The results of following her advice over the years...

Among other things...

Invited as wedding guest of the #5 richest family in America

Pro Se in court defense representation of Steven Schussler

Along with "Yanni", invited as guest at Minnesota "Amadeus" premiere

Personal citizen's arrest and prosecution of Minnesota law enforcement

Introduced to Joan Jett & Lita Ford by "Cheap Trick" leader Rick Nielsen

Pro Se in court prosecution of corrupt Hennepin County District Court Judge

Pro Se in court prosecution of numerous multi-million/billion dollar corporations

Invited as guest at Minneapolis Rolling Stones private party

Financial advisor to top level business owners, executives, and related others

Upper Midwest Rock & Roll band concert / music promoter

Pro Se in court prosecution of corrupt Minneapolis housing inspections leader

Exposed major investment firm's attempt to defraud investors

Stand in for Anthony "Goose" Edwards ("Top Gun") at Minnesota movie set

Actor with the Guthrie Theatre offshoot M.E.T. under director Joe Walsh

Pro Se prosecution of corrupt and abusive Minneapolis PD officer

Pro Se dismissal of criminal charge against Ft. Lauderdale, FL PD

Presented "The Unmasking of UPPA" at WTS Las Vegas - 2019

Awarded APA "Consumer Advocacy Leadership Award" at WTS Phoenix - 2020

Sued and won against one of the country's biggest forensic engineering firms

Appointed American Policyholder Association (APA) RCA - 2022

Employed two PD officers at company – one as carpenter & one as book keeper

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Not bad, I would say, for a guy who barely made it through high school...

Specifically pertaining to 3RSystems, LLC Restoration contractor training

So, how did following my mother's advice help me to overcome the attempts of P&C insurance companies to repeatedly under pay and/or deny the legitimate insurance covered property damage claims of my insured property owner customers over the years?

From the time we are little kid's, society and our lousy public school system teaches all of us that we must follow certain societal rules in order to succeed in life.

Apparently, particularly as shown in my history of *Pro Se* victories over the decades against some of the most well-known and most corrupt organizations and individuals on the planet, when, as children attending those schools, we were told, "you can't do that", or "that's just not done" or "I didn't know you could say that", I never got the memo.

The 3RSystems, LLC restoration contractor training program is the only training program anywhere that teaches the claims recovery process from the forty plus years of combined retail & restoration construction industry experience, successful insurance & investment industry advisory experience, and winning *Pro Se* legal experience perspectives of its creator – as clearly shown in the examples below, which makes all the difference.

Zurich Financial Services / Farmers Insurance Group

Claim location - Minneapolis, MN

Farmer's adjusters repeatedly underpaid or denied legitimate storm damage claims. In middle of the night, I faxed a message to Zurich's CEO in Zurich, Switzerland demanding a response regarding the unfair denials. Zurich CEO contacted Farmers US in Los Angeles, CA who then contacted the Minnesota Farmers claims executive who then asked to meet with me to discuss. After meeting with him, all of my customer's claims were being paid in full.

Columbus Dispatch – Business Section

Claims location - Columbus, OH



THE STORM
HASN'T ENDED FOR SOME WITH
**HAIL
DAMAGE**

Search a year later, not all insurance policies are made of equal quality. The extent of the damage...

The extent of the damage...

After reporting to the Dispatch that thousands of storm damage claims were either being unfairly underpaid or denied, writer Phil Porter asked me for the names of three different insured policyholder customers. He then promised that if, after talking with the three people I named, my claims proved true, he would write and publish an article. At the same time, then Ohio insurance commissioner Ann Womer Benjamin was doing everything she could to avoid being confronted by me and two local TV reporters who wanted to confront her regarding the problems being experience by insured property owners.

Nationwide Insurance Company

Claim location - Columbus, OH

On one particular golf course property storm damage claim, Columbus, Ohio based Nationwide had repeatedly denied full claims payment. After my call for a third re-inspection and my letter to the then Nationwide CEO that demanded they pay the claim and cut the nonsense, Nationwide sent the head of their claims department to inspect the

property in my presence. On that claim, I was training a local contractor on the recovery process. The Nationwide claims department head appeared in a suit and tie and walked the property with me after I handed him my list of missed damage.

Because I had to leave the job site to catch a flight back to Minnesota, I left my damage list with my trainee and told him to make sure that all the damage was covered. Later that evening, my trainee called me and said that, soon after I had left the job site, the Nationwide claims head turned to my trainee and asked, "Is everything on Larry's damage list now included and paid according to his damage report, because I don't ever want to have to hear about him again from my CEO." Claim paid in full!

State Farm Insurance Company

Claim location – Minnesota

Large ranch claim that I had worked on seven years earlier when insured by Farmers Insurance. Got Farmers Insurance to fully pay that claim – after two re-inspections were ordered. Owners changed insurance company from Farmers to State Farm after claim was completed.

On State Farm claim, adjuster, desk adjuster, and Denver CAT supervisor all refused to fully pay claim after repeatedly lying about availability of damaged products and threatening me with an UPPA charge. With evidence of their lies, I made it clear to their supervisor that if the remaining \$24,500 balance still owed on claim was not paid by Monday of the following week (five days), I would be sending the local TV media, with cameras in tow, to their personal offices to ask them why not. In the early morning of that Monday, the supervisor called me to assure me that the final balance still due the insured would be sent to them that day. That final check was received by the insured property owners on Friday of that same week.

Allstate Insurance Company

Claim Location – Minnesota

(2007) Allstate adjusters were refusing to pay the \$12,000 balance due on a claim where all of the damage had been proven. Around the time, President and CEO Tom Wilson had said the following to Allstate shareholders who had recently attended a shareholder meeting; **"Our obligation is to earn a return for our shareholders"**.

Following is paragraph two and three of the letter I sent to Wilson that gave my response to his shareholder comment and included a demand that he make sure my customers remaining balance was immediately paid in full:

"Mr. Wilson, as President and CEO of Allstate, your primary obligation is not and never has been to earn a return for your shareholders. Indeed, your primary obligation is and always has been to see that your promises to your real customers (policy holders) are fulfilled. An overabundance of reliable evidence suggests that you have failed miserably in that quest and that Allstate business practices and policies under your and your predecessor Ed Liddy's supervision of putting the interests of shareholders ahead of policyholders are indeed practices and policies destined ultimately for severe economic failure.

Did you not learn anything from the failures of Enron, WorldCom, Adelphia, and others and the life changing examples of the executives in charge of those companies who were

responsible for the corruption – who put shareholder returns ahead of customer service? Something to think about. A graduate degree is not a prerequisite for understanding and doing what is right – all that's needed is a little bit of common sense. Neither of you, however, seem to possess that valuable intuitive quality and it is likely that that lack will eventually become as legally troublesome for you as it has become financially troublesome for your real customers – Allstate policy holders, whose trust has been and continues to be betrayed. As well, your practice of using Xactimate that prices repairs at a rate substantially below true current free market remodel pricing rates is as transparent as it is fraudulent."

Sincerely, Larry Burtis, President 3RSystems, LLC

After Wilson received the letter, my customer received a check for the entire remaining balance due at the end of the week. Almost twenty years later however, Wilson has proven he still does not get it.

Sen. Josh Hawley and American Policyholder Association (APA) executive director Doug Quinn are however, as shown in the 2025 YouTube Senate hearing video **"Chairman Hawley Exposes Major Insurance Companies For Ripping Off Policyholders"** doing great work in getting the message out to Wilson and all of the other P&C insurance industry leadership that their nonsense will no longer be tolerated.

APA Executive Director Doug Quinn's testimony runs from 19:54 to 21:33. Testimony of Allstate and State Farm executives starts at 22:27

The people who are crazy enough
to think they can change the world
are the ones who do.

Steve Jobs

