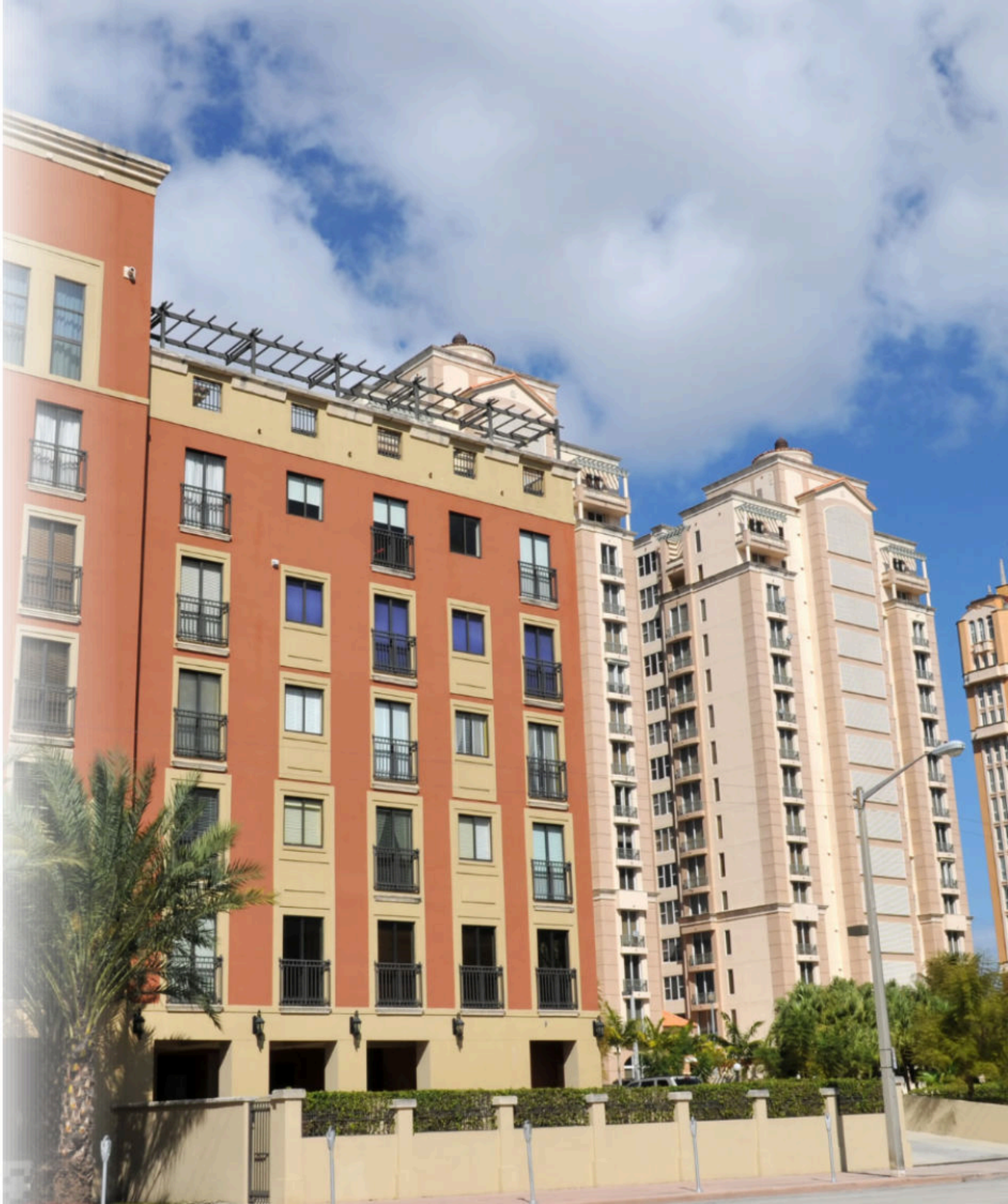
FIVE STAR®
CLAIMS ADJUSTING
Public Adjusters

BUSINESS INTRODUCTION

Commercial Claims Division

Not every public adjusting firm can handle commercial losses. We can.



FIVE STAR
CLAIMS ADJUSTING
Public Adjusters

Proven Track
Record

20+ Years in Business
Representing policyholders since 2006

120+ Licensed Public Adjusters
Across our national team

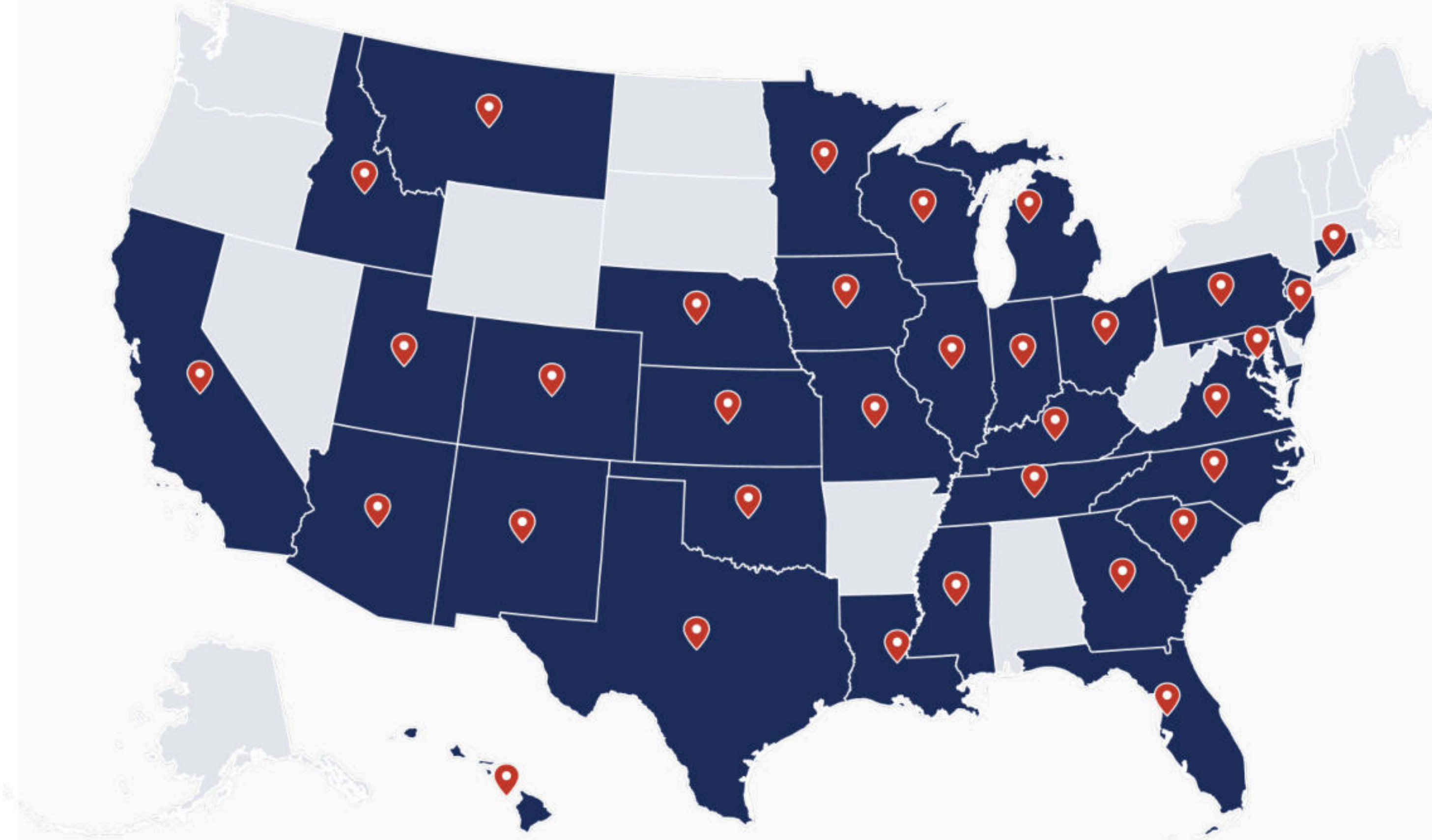
80,000+ Policyholders Helped
Residential and commercial claims combined

1,900+ Google Reviews
Verified client feedback

$1.5 Billion+ Recovered
From insurance companies, for our clients

33 States Served
Licensed and actively serving property owners

Areas we serve



Five Star is part of the TruCore national public adjusting network, a platform that continues to expand across nearly the entire country.

Five Star **Commercial Team**

The people behind every commercial recovery, from first call to final settlement.

Nigel Bogaert
PCA & Co-President
20 years of experience

Brian Macomber
PCA & Co-President
20 years of experience

COMMERCIAL DIVISION

Edward Bittman
VP of Commercial Claims, PCA
17 years of experience

BUSINESS DEVELOPMENT

Alexander Muehleck
PCA & Business Development Rep
4 years of experience

Keith Comeaux
PCA & Business Development Rep
10 years of experience

Stephen Reardon
PCA & Business Development Rep
20 years of experience

SPECIALIZED COMMERCIAL PUBLIC ADJUSTERS

Senior public adjusters with proven track records on large commercial claims

Luciano Assuncao
Senior Commercial Adjuster
18 years of experience

James Ceparano
Senior Commercial Adjuster
10 years of experience

Eduardo Lamour
Senior Commercial Adjuster
19 years of experience

Keith Levison
Senior Commercial Adjuster
12 years of experience

Jason Brown
Commercial Public Adjuster
9 years of experience

Josh Kennedy
Commercial Public Adjuster
9 years of experience

Ernesto Eljuri
Commercial Public Adjuster
6 years of experience

John Eddins
Commercial Public Adjuster
6 years of experience

A Commercial Claim Has So Many Moving Parts.

Five Star Is Your One Point of Coordination.

Insurance Company

- Desk Adjusters
- Field Adjuster Inspections
- Third-Party Inspectors
- Engineer Inspections
- Carrier Legal Counsel
- Forensic Accountants
- Broker/Agent

Property Ownership / Management

- HOA, Board, and Owner Updates
- Property Manager
- Tenant Coordination
- Risk Managers
- Insurance Agent
- Coordinate all inspections
- Association Legal Counsel

Contractors

- Coordinate Emergency Services
- Mitigation Contractor
- General Contractor
- Roofing Contractor
- Equipment Restoration Specialists
- Industrial Hygienist
- Help obtain bids for specialty items
- Review and submit all contractors' estimates and bids

Claim Process

- 14-Point Inspection
- Policy Review
- Documentation
- Coverage-Based Scope Development
- Policy-Driven Estimating
- Statutory Deadlines
- Paperwork & Filing
- Review Third Party Reports from Carrier
- Strategic Planning & Negotiation
- Ensuring All Invoices Are Paid

> A commercial claim involves more people than most owners realize. Five Star sits at the center of all of it. On large losses, expect competing experts on both sides. The carrier brings its own engineers and forensic accountants, and so do we. That means your side of the claim is just as well-represented as theirs.

Types of **Claims We Handle**

FIVE STAR
CLAIMS ADJUSTING
Public Adjusters

Commercial-scale expertise across every kind of loss.

Fire Damage

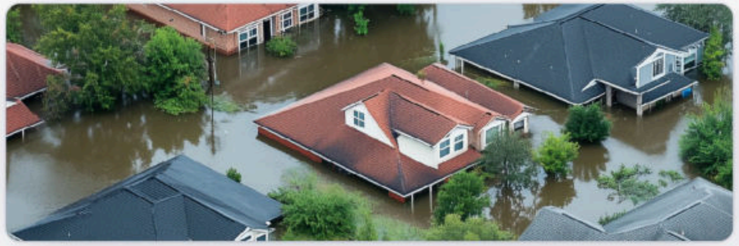
Fire losses rarely end with the flames. Smoke, soot, and water from suppression efforts extend the damage far beyond what's visible. We document the full scope, including the structure, contents, and business income, to recover the full cost of the loss.

Water Damage

Water spreads fast and hides behind walls, ceilings, and flooring long after the source is fixed. We make sure every affected unit, common area, and hidden pocket of damage is properly documented and covered.

Hurricane Damage

Wind, rain, and flooding often strike the same property at once, and carriers frequently dispute which peril caused what. We untangle that complexity to build a claim that reflects the true scope of the loss.

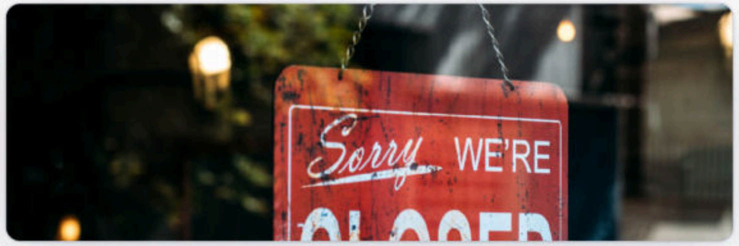


Flood Damage

Flooding can compromise floors, walls, and foundations across an entire property or portfolio. We document every detail and pursue full compensation under every coverage that applies.

Structural Damage

From roof assemblies to building envelopes, structural damage threatens the safety and value of the entire property. We bring in the right experts to document root cause and scope the full repair.



Business Interruption

Lost rent, lost revenue, and extra operating expenses are real losses, and they're often underclaimed. We quantify the full financial impact so your business income coverage pays what it should.

Capabilities **Overview**

The types of commercial losses we handle.

Healthcare and Hospitals

K-12 Schools and Universities

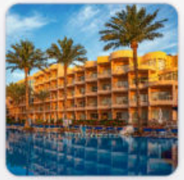
Multifamily Student Housing

Commercial and Retail Spaces

Government Buildings and Facilities

Industrial and Manufacturing Plants

Commercial High-Rises



Hospitality: Hotels and Resorts

The Erosion of Commercial Property Coverage

How commercial policies became more restrictive, conditional and complex.

FIVE STAR CLAIMS ADJUSTING Public Adjusters

1990s

BROAD COVERAGE FOUNDATION

Direct physical loss generally covered unless excluded

1992–2000

CATASTROPHE RISK SHIFTS

Hurricane Andrew reshapes underwriting • Percentage wind/hurricane deductibles expand

2001–2009

NEW EXCLUSIONS EMERGE

Mold/fungi restrictions • Terrorism separated • Virus/bacteria exclusion introduced

2012–2018

ROOFS & BUILDING COMPONENTS TREATED DIFFERENTLY

Roof ACV • Cosmetic hail limitations • Protective safeguard requirements

2019–2022

POLICIES & DISPUTES GET MORE COMPLEX

Surplus-lines/manuscript forms • Arbitration provisions • Cyber exclusions

2022–2026

MORE RISK SHIFTS TO THE OWNER

Higher catastrophe deductibles • Roof schedules & ACV • Sublimits • Coinsurance exposure • Stricter conditions

THEN

Direct physical loss was generally covered unless excluded.

NOW

A $10 MILLION POLICY. BUT $10 MILLION SUBJECT TO WHAT?

5% Wind Deductible • Roof ACV • Cosmetic Exclusion • Coinsurance
Code Sublimits • Business Income Limits • Safeguards • Arbitration

The policy limit is only the beginning of the coverage analysis.

More than ever, it pays to have an experienced public adjuster protecting your side of the claim.

Coverage varies by policy form, endorsement, carrier, jurisdiction and applicable law. This timeline reflects broad national commercial-property insurance trends.

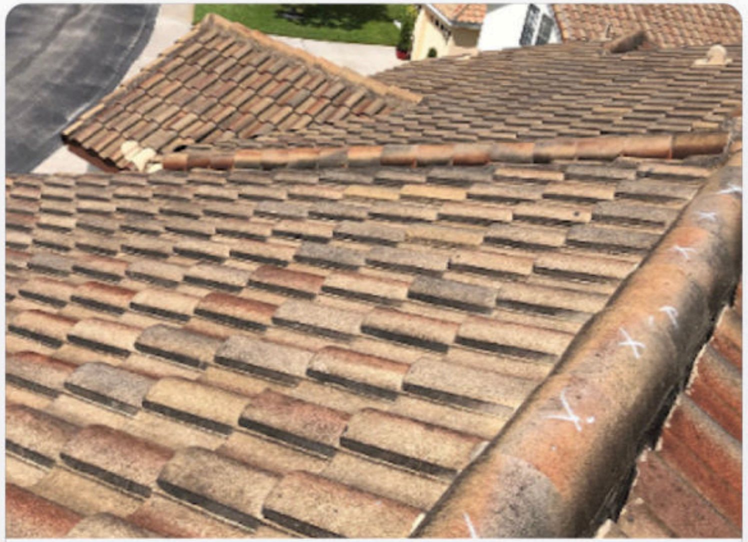
What Makes **a Commercial Claim Different**

And how the Five Star process is built around it

14-Point Inspection	Complete a complimentary inspection of all roofs, exteriors, and interiors. Prepare a damage assessment checklist for scope.
Navigate Insurance Policy	Navigate the policy's coverages, requirements, and deadlines to help avoid pitfalls and denials. Provide a recap of benefits and deductibles.
Presentation to the Board	Assess and gather the facts of the claim, explain our process, and engage directly with your association's decision-makers.
File Claim	File the claim with the insurance company and provide all necessary documentation to open it. Track down all desk adjusters, field adjusters, and contractors assigned by the carrier.
Build Claim Package	Photograph, sketch, and obtain all required documentation to complete an Xactimate estimate of damage. Gather invoices and photos for prior repairs, engage engineering firms as needed, and review the package with the HOA before submitting it.
Coordination & Attendance	Coordinate and attend all inspections with insurance company adjusters, contractors, and engineers.
Negotiation & Dispute Resolution	Lead negotiations and attend all re-inspections, mediations, and appraisals when a dispute arises.
Claim Settlement	Review the carrier's estimates and all applicable bids with the insured, then discuss settlement and available options for pursuing appropriate payment.

Proven Results on Large Losses

Carrier's opening position, compared to Five Star's final recovery. Actual commercial settlements.



Altamonte Springs, FL

Hurricane

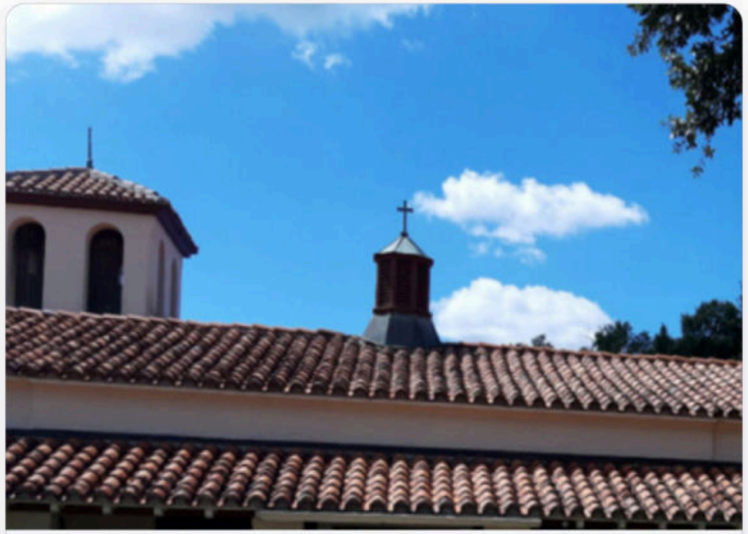
INITIAL INSURANCE OFFER

$0 - Denied

SETTLEMENT WITH FIVE STAR

$2,000,000

DENIED TO $2M



Orlando, FL

Hurricane

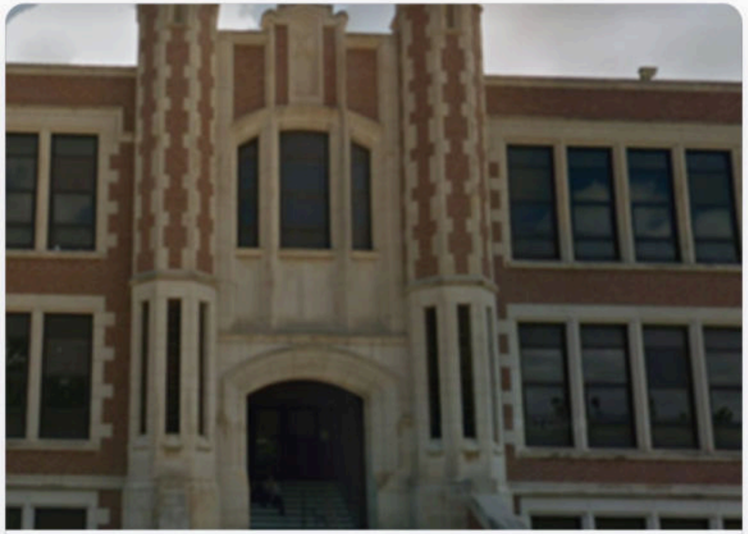
INITIAL INSURANCE OFFER

$870.92

SETTLEMENT WITH FIVE STAR

$242,891

▲ 27,000%+



El Reno, OK

Wind & Hail

INITIAL INSURANCE OFFER

$256,356.33

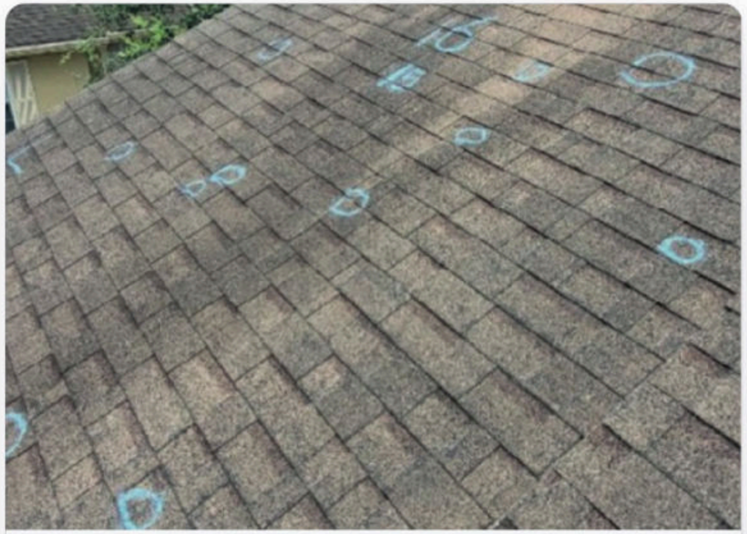
SETTLEMENT WITH FIVE STAR

$6,361,228

▲ 2,300%+

Proven Results on Large Losses

Carrier's opening position, compared to Five Star's final recovery. Actual commercial settlements.



Altamonte Springs, FL

Hailstorm

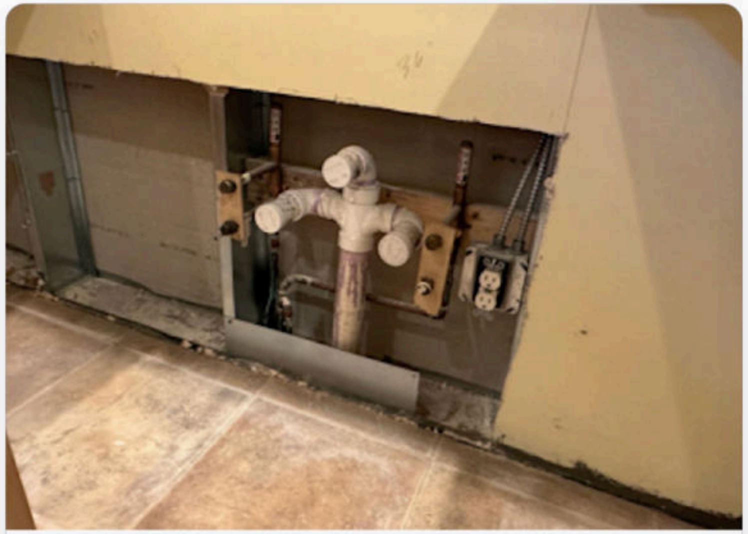
INITIAL INSURANCE OFFER

$125

SETTLEMENT WITH FIVE STAR

$2,400,000

▲ 1MM%+



West Palm Beach, FL

Water Damage

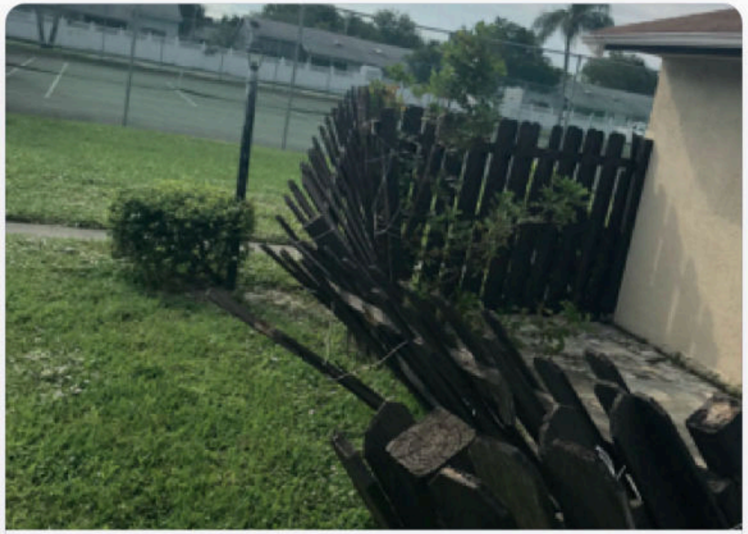
INITIAL INSURANCE OFFER

$44,757.93

SETTLEMENT WITH FIVE STAR

$293,301.29

▲ 550%+



Palm Springs, FL

Wind / Hurricane

INITIAL INSURANCE OFFER

$66,271.11

SETTLEMENT WITH FIVE STAR

$3,700,000

▲ 5,400%+

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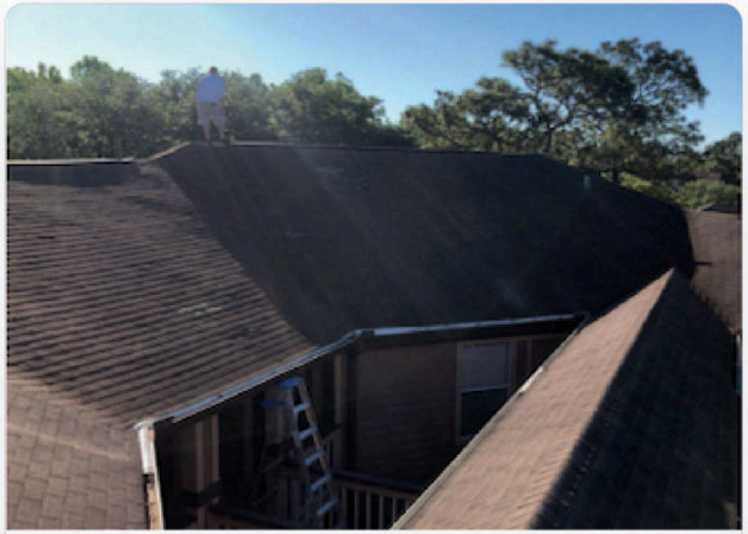
Proven Results on Large Losses

Carrier's opening position, compared to Five Star's final recovery. Actual commercial settlements.



Longwood, FL

Wind Damage

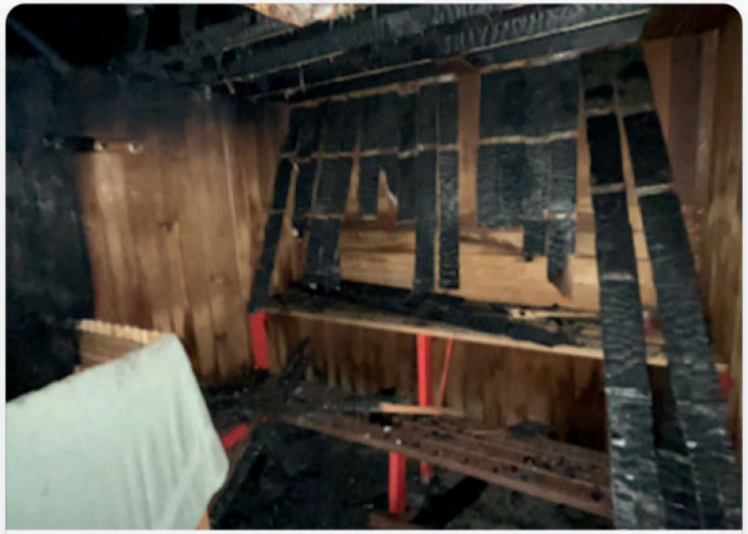
INITIAL INSURANCE OFFER

$19,787

SETTLEMENT WITH FIVE STAR

$708,172

▲ 3,400%+



Boynton Beach, FL

Fire Damage

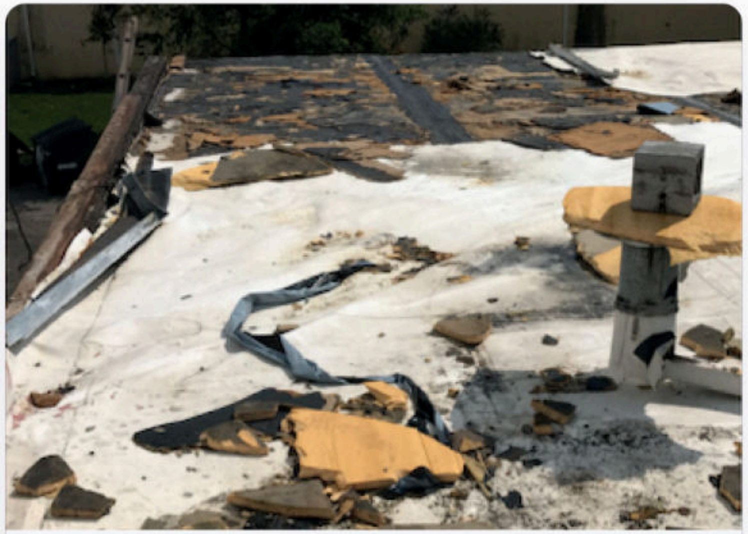
INITIAL INSURANCE OFFER

$740,182.59

SETTLEMENT WITH FIVE STAR

$2,112,227.21

▲ 185%+



Miami Gardens, FL

Wind / Hurricane

INITIAL INSURANCE OFFER

$310,001.86

SETTLEMENT WITH FIVE STAR

$1,807,527.65

▲ 480%+

Our Clients **Say It Best!**

COMMERCIAL CLAIMS

"Thank you for a job well done. We tried to handle the claim ourselves but without Five Star, we would not have been able to restore the value to our property."

- Wendy Philips, Continental Group Inc., on behalf of Sunpointe Springs Condominium, Sunrise, FL.

"After a free roof inspection, you agreed to represent the association on a contingency basis. In less than 60 days, your team of engineers, negotiators, and insurance experts got us an additional $550,000.00 cash!"

- Ann Campbell, President, Waterside Village Condominium Association, Sunrise, FL.

GOOGLE REVIEWS ★ ★ ★ ★ ★

Five Star is called Five Star for a reason! Before my son introduced me to Five Star, I was getting nowhere with my insurance company. My Five Star Adjuster in shining armor handled it all.

- Deborah H.

We hired Five Star after damage from Hurricane Milton. Our insurance company denied our initial claim. With Five Star's help, we recouped a settlement - their diligence kept the process moving throughout.

- Steve H.

Five Star Claims Adjusting has been absolutely great and so pleasant to deal with - knowledgeable, responsive, and super nice. They took the stress away from us during this difficult time.

- Nolan W.

Scan to Read More Testimonials

CFL Google Reviews

SWF Google Reviews

SFL Google Reviews

Website

FIVE STAR®
CLAIMS ADJUSTING
Public Adjusters

FIVE STAR
CLAIMS ADJUSTING
Public Adjusters

ERP Coordination

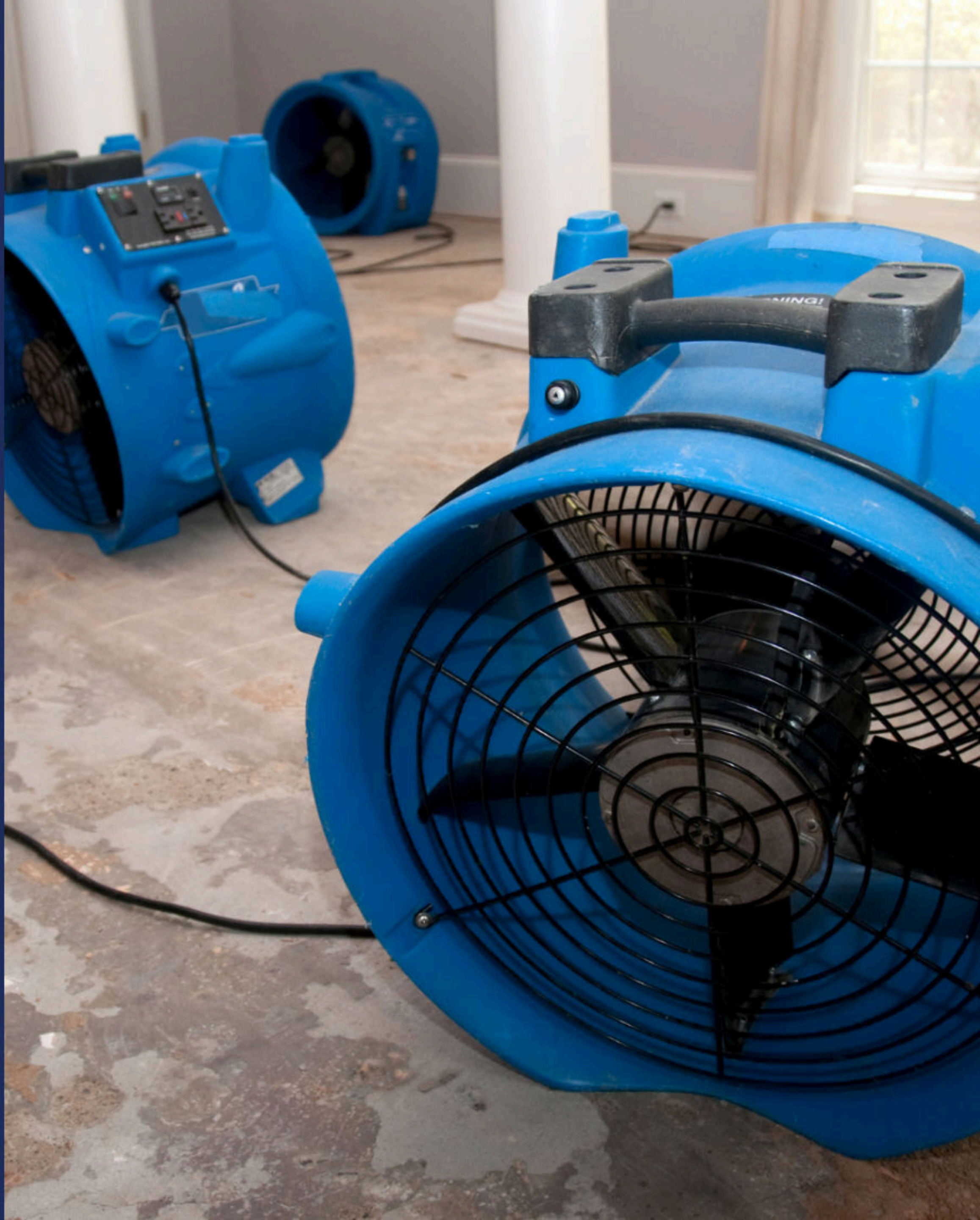
Priority Response Starts Before the Loss.

When disaster strikes, the properties that recover fastest are the ones that were ready. Five Star works alongside emergency response teams, coordinating utility shutoffs, access points, building layouts, and key contacts so that your on-site team, contractors, and carrier are already aligned before the first call is even made.

Schedule a Complimentary Property Inspection

Get a Free Policy Review

Request a Claim Review on Any Open or Underpaid File



A true partnership. We Quarterback
the Entire Claim Process.

Helping property managers, CAMs, agents, and contractors recover the funds needed to bring the property back to pre-loss condition.

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