

suburban life

TOP ATTORNEYS pg. 30

+ Also Inside:
Top dentists,
Philly's best,
and more



Tiger Adjusters, a national public adjusting organization with deep roots in Philadelphia, helps homeowners and property owners maximize settlements under their insurance policies when insurance companies wrongly underpay or deny claims. pg. 38

In addition to being a founder and co-owner of Tiger Adjusters, Brendan Steinbrecher leads the company's Philadelphia franchise.



A Fierce Advocate

Tiger Adjusters, a national public adjusting organization with deep roots in Philadelphia, helps homeowners and property owners maximize settlements under their insurance policies when insurance companies wrongly underpay or deny claims. **by Bill Donahue**

Bad things can happen to any property owner at any time—a fire, a leak, an act of God that inflicts immense structural damage. In the aftermath of such tragedies, property owners not only have to deal with the emotional loss, but also try to recoup their financial losses by fighting with insurance carriers, some of which seem all too willing to disregard their responsibility to policyholders.

Take the case of a Pennsylvania family who discovered severe damage caused by a dishwasher leak in their kitchen. After the family contacted their insurance carrier, the carrier's preferred vendor came out and "tore the interior of the home to shreds." The carrier then let nearly three months pass before giving a verbal estimate of \$2,000 to \$3,000—only a fraction of what it would take to fix the damage.

Enter Tiger Adjusters, a national public adjusting organization with more than two dozen franchised locations across the country, including Philadelphia. Tiger Adjusters immediately began advocating for the family. After a month of consistent outreach, the company negotiated a payment of \$14,700. But it wasn't done yet. Tiger Adjusters continued to contest unaddressed line items, culminating in a final settlement of \$29,000.

These are the kinds of outcomes that get Brendan Steinbrecher out of bed every morning. Steinbrecher, who began his career as a Public Adjuster in 2018, became a founder and co-owner of Tiger Adjusters in 2024. Born and raised in Philadelphia's Fishtown neighborhood, he leads the company's Philadelphia franchise.

"The best thing about this business is that you can legitimately change someone's entire situation by coming in at the perfect time and becoming the hero they really need,"

he says. "The work we do is about giving people the ability to decide if they want to have proper representation instead of just taking what the insurance company has to offer."

For those who are unfamiliar with the term, Public Adjusters are state-licensed professionals who interpret insurance policies to determine the policyholder's coverage, as well as clarify how long and how much it will cost to fix the property damage associated with a claim. In addition, they are licensed to negotiate claims with insurance carriers on behalf of the policyholders who hire them. These claims could involve anything from water, fire, and smoke damage, to damage caused by weather-related phenomena such as hurricanes and hail storms, to theft and vandalism.

The stakes are considerable. Steinbrecher cites an Office of Program Policy Analysis and Government Accountability data point suggesting that, on a national average, homeowners who hire a Public Adjuster receive insurance settlements more than 700 percent higher than those who did not hire a Public Adjuster. In some cases Tiger Adjusters can negotiate significant settlements for claims that had previously been denied by carriers. Steinbrecher attributes Tiger Adjusters' suc-

Lead photo by Alison Duniap; others courtesy of Tiger Adjusters



Public Adjusters like Steinbrecher are licensed to negotiate claims with insurance carriers involving anything from water, fire, and smoke damage, to weather-related damage, to theft and vandalism.



Steinbrecher attributes Tiger Adjusters' success to the team's knowledge of insurance and construction, innovative technology, and a measure of old-fashioned grit.

cess to the team's knowledge of insurance and construction, innovative technology, and a measure of old-fashioned grit.

"We're able to come into the process at any point, but I would recommend calling us when the claim is first happening," he says. "Let's say it's for a leak, where the toilet overflows into the bathroom. By calling us then, we can provide solid advice to get the situation resolved. That's probably the best opportunity for us to get involved, but it's certainly not the only one."

He mentions a case involving a rehabilitation facility in Philadelphia that suffered catastrophic flooding across multiple floors, the result of a burst pipe caused by a prolonged freeze. Before Tiger Adjusters was hired, the insurance carrier denied the claim, citing a commercial policy clause that excludes coverage if the property is deemed "vacant," which it was not.

Steinbrecher's team performed a line-by-line audit of the policy forms, mapping the precise definitions of "vacancy" against the factual operational timeline of the facility. By proving that the building met legal occupancy standards, the team effectively disproved the carrier's sole basis for denial. The total anticipated recovery valuation exceeds \$1 million.

"We're compensated based on the outcome; we don't get paid unless the [policyholder] gets paid," he says. "We work on

contingency fees. Laws regulate how much we're able to charge, and fees vary from state to state."

Steinbrecher, who spent five years working as a military police officer in the Army National Guard, followed an untraditional route to becoming a Public Adjuster. After finishing basic training in Fort Leonard Wood in the Missouri Ozarks, he intended to apply to the Federal Bureau of Investigation and began mulling jobs that would look good on his résumé. He learned that a friend was in the process of transitioning into a career in public adjusting. The work sounded interesting to Steinbrecher so he studied for the Public Adjuster state examination and passed.

Having been with Tiger Adjusters since "day zero," he has enjoyed watching the brand rise to prominence, both in the Philadelphia market and across the country.

"Tiger Adjusters is the first-ever official public adjusting franchise, period," he says. "Because we are a brand, there's going to be consistency between our office and the

office you're going to find in San Antonio or Palm Beach. When it comes to the claims process, having a brand with processes and procedures means people can expect to work with the best people in the field, the best estimate writers, the best back-end administrators."

Although he is based in Philadelphia, Steinbrecher travels all over the state to help clients with claims. The job has taken him much farther afield than Erie and Pittsburgh, however. Licensed in 26 states, he has traveled as far as Alaska to assist clients in need.

"Having an East Coast footprint is really important in this area, because people will bounce around," he adds. "One year they might be in Philly, and the next they might be in Boca [Raton]. There's a level of security that comes from knowing you don't have to rebuild your Rolodex if you move, even if it's to another state."

Tiger Adjusters has grown steadily since its founding, with franchisees drawn to the brand's footprint, training program, and back-end support. Further growth is on the horizon, according to Director of Operations and Marketing Cate Edwards.

"We're looking for people who want to make a difference, who care about their community, and who want to do the right thing for property owners in their areas," she says. "The people who do well in this industry are detail-oriented, responsive to the needs of others, and good at making people feel heard and comfortable during stressful times. We always say that we're looking for people with grit and determination. We can train you on the other things."

As for Steinbrecher, he intends to keep raising awareness about public adjusting, which handles about 1 percent of claims nationwide, and educating property owners about their options.

"In a capitalistic society, insurance companies are going to try to save company dollars on a claim-by-claim basis," he says. "We want to be the person that helps stand in the way of that situation, to give the insured a fair shake by having proper representation. Whether it's a

\$10,000 claim or a \$2 million claim, if someone needs help and they call us, we feel honored to be able to jump in." ■



For more information about Tiger Adjusters, visit www.tigeradjusters.com or call (267) 297-1972.