

FYMBO & ASSOCIATES

PUBLIC INSURANCE ADJUSTERS
LOSS CONSULTANTS
QUALIFIED EXPERTS
APPRAISERS

CELL: 720-218-9665

Dear Wildfire loss victim:

Its now over two months after your total fire loss. You should have your policy limits for your structure contents and debris removal in your bank account if your insurer has acted responsibly.

I am going to introduce legislation in the next 2021 session that on total wildfire loss the insurer must turn over their limits, as you would naturally expect them to do.

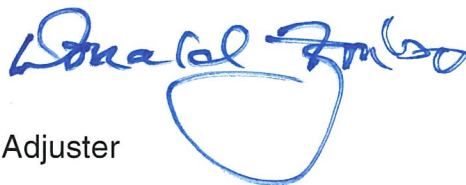
I am Colorado's Senior Public Insurance Adjuster recovering payment for losses since 1985 and have averaged 100% more than the insurers were trying to pay their insureds; millions upon millions of dollars.

I have also been killing special interest bills and drafting reform bills before our responsive legislature for over three decades.

These Colorado insurers have reaped great profits from our citizens and must be forced to fairly pay claims pursuant to statute. They have made it virtually impossible for a loss victim to make a full recovery without professional assistance. I have hundreds of references.

Unless you have your policy limits in your bank call or email me today and I will recover your full claims at a nominal fee totally absorbed by the additional amount you will collect.

Call & Email me today:



Donald Fymbo
Colorado's Senior Public Adjuster

4400 So Monaco #314
Denver, Colorado 80237

donaldfymbo@comcast.net

720-218-9665

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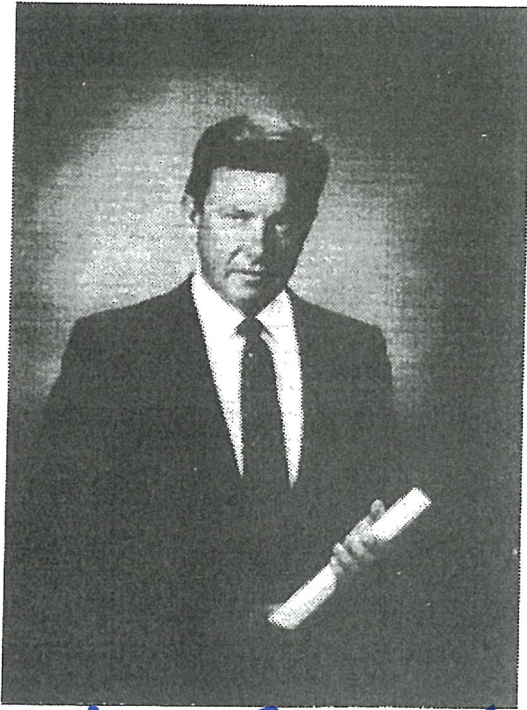
CELL: 720-218-9665

**Re: Recover your underpaid loss,
thousands of dollars more, at no risk
and no out of pocket costs**

**Condolences on your loss: with thirty five years
experience as Colorado's Senior Public Adjuster since 1985,
and millions recovered, I can recover your entire claim,
usually thousands of dollars more, at no risk and no out of
pocket expense. Call me now!**



Donald Fymbo



Donald Fymbo & Associates is the nation's most highly publicized authority in the profession of public insurance adjusting. It has a reputation for responsive, skillful and professional assistance to policyholders in claim settlements.

In the aftermath of property damage, determining the insurable value and loss of property can take on complex dimensions. Fymbo and Associates has built a national reputation on responsive, skillful and professional assistance to policyholders in claim settlements. Fymbo and Associates is the nation's most highly publicized authority in the profession of public insurance adjusting. Our staff is dedicated to recovering the full amount the insured is entitled to and expediting the insurance claim, enabling clients to begin the rebuilding process more quickly.

I am Colorado's Senior Public adjuster

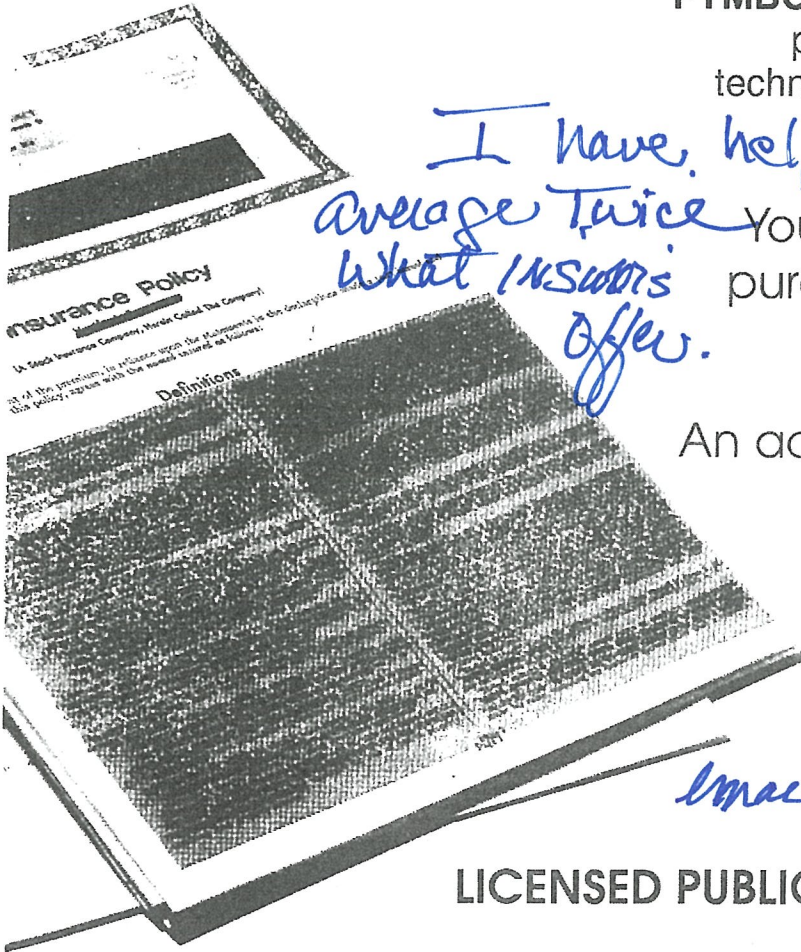
FYMBO AND ASSOCIATES are accredited public adjusters with a staff of skilled technicians to handle your claim from the time of loss to settlement.

I have helped thousands. I average twice what insurers offer.

Your insurance protection was purchased to provide financial protection against loss.

An accredited adjuster prepares your claim for a maximum payment under the terms of the policy when a loss occurs.

*Call me @ 720-218-9665
Email donald.fymbo@comcast.net*



LICENSED PUBLIC ADJUSTERS _____ BONDED

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The Denver Business Journal

75 cents single copy

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Insurance adjuster fights for people claims

By JOHN HEAD
Don Fymbo will never be mistaken for John Rambo. Both are single, travel a lot and sick their noses into other people's business. And both thrive on catastrophes. But there the similarity ends.

In his own way, however, Fymbo fights for justice. In a world often governed more by human error than by man's inhumanity, Don Fymbo fights with insurance companies over their willingness to pay fair claims to people who have suffered a property or casualty loss.

"In one case, a man who had suffered a lot of damage in a house fire was offered a \$28,000 settlement by his insurance company," Fymbo said. "After more accurately calculating the damage and necessary repairs, I was able to get \$51,000, a fair and reasonable amount considering the loss."

Fymbo is a public insurance adjuster, one of only six in Colorado. His license number is 1.

His job, he says, "is to help the public, those who are insured, to gain the maximum benefit available for their claims."

Like Rambo, he has both the background and tools to do the job better than most. Fymbo, 44, is a native of Sioux City, Iowa. A graduate of Wayne State College in Nebraska, he also did post-graduate work in education, physics, biology and chemistry and studied accident reconstruction at Northwestern University.

He put himself through college working in an auto body shop where he learned to appraise automobile damage. He subsequently went to work as an independent adjuster for insurance companies in his hometown.

For seven years after his graduation, Fymbo worked as an adjuster for Crawford & Co., a nationwide insurance adjusting firm headquartered in Atlanta, Ga. In 1972, he wrote the hail damage section of the National Claims Manual and was named the firm's expert in that field.

After taking a year off for an unsuccessful run at the Iowa House of Representatives for four years before heading the Denver office of Outstar Insurance Adjusters of Fort Wayne, Ind.

In 1979, he struck out on his own by opening Fymbo & Associates in Sioux City. He began "norming," an insurance term for traveling the country to adjust storm damage for national insurance companies.

The one-to-two-month stays in each place began taking their toll so, in 1985, Fymbo returned to Denver and started representing the people on the other side of the insurance fence: the claimants.

"When I called to apply for membership

in the National Association of Public Insurance Adjusters and said I was moving to Denver, they said 'That's really a fertile territory.'" Fymbo said. "It has proven to be true."

The NAPIA is the only accrediting agency in the country for public adjusters, he added, and it takes two years of field work to become a member.

Armed with his Compuclaim Corp. software and a portable computer, Fymbo is as well-armed as his insurance company counterparts to wage battles over claims.

"I contracted for the equipment years ago, when I was working for insurance companies," Fymbo said. "I believe I'm the only public adjuster to have one. It's a big edge in this business to know what the companies know."

For 15 years, only two adjusters were operating out of Colorado, he said. Now there are six licensed public adjusters; a low number considering the population.

"People out West don't know much about public adjusting," Fymbo said.

"It's a big edge in this business to know what the (insurance) companies know."

"It's very common back East and down South. There seems to be a market here."

The insurance industry, however, says the number of public adjusters in Colorado is small because there is little market for them.

"There really is no need for a public adjuster if company adjusters and agents are doing their jobs properly," said one insurance broker. "In the East and South, some adjusters have gained reputations for being worse than ambulance-chasing lawyers." He added that there is room for a few good ones to correct honest, human mistakes, but he doesn't see it as a thriving industry in Colorado.

Fymbo disagreed, saying, "The insurance company adjuster is representing the company. Few policyholders have the expertise or experience to knowledgeably settle claims. I'm here to help them do that fairly and equitably."

For a price, Fymbo charges the Colorado rate of 10 percent of the total claim. In the case of the \$51,000 settlement he arranged, his fee was \$5,100. He is quick to point out, however, that the policyholder gained \$4,900 in the transaction.

"I know the reputation of some public adjusters and it bothers me," Fymbo said. "I get a lot of satisfaction from helping people. It's very important to me."

FYMBO AND ASSOCIATES MUST BE RETAINED FROM THE START!
The original preparation of the claim effects the final settlement and strongly influences the final offer. It must be prepared and presented properly from the beginning. Therefore it is most important that you retain before preparation of the claim begins.



Rocky Mountain News

130th year, No. 82

DENVER, COLORADO

WEDNESDAY

@JULY 13, 1988

25 cents

\$60,828 settlement reached on home destroyed in siege

By JESSE TINSLEY
Rocky Mountain News Staff Writer

THORNTON — Margaret Guerra, whose home was destroyed during a police standoff in which her son Mark Guerra was killed, has reached a \$60,828 settlement with her insurance company.

Donald Fymbo, Margaret Guerra's insurance adjuster, said the agreement between Guerra and American Bankers Insurance Co. was reached about a week ago. He said Margaret Guerra originally was offered \$25,000.

The home at 2280 Hoyt Drive in Thornton was heavily damaged when a Denver police SWAT team used explosives to dislodge Mark Guerra, who had held police off with a handgun for 56 hours.

"This includes contents, living expenses and the houses. It (the settlement) should be about \$60 million for all the suffering the family has gone through. No matter what they do to that house, my mother

has no desire to live there, because her son was killed there," said Ron Guerra, the victim's brother.

"There can't be a dollar figure on a human life," Ron Guerra said. The Guerra family still wants the house to be paid for by Thornton, Northglenn, Denver and Westminster, because those police departments participated in the siege.

Attorney John Salmon, who represents the Guerra family, said he anticipates filing a wrongful death lawsuit. He said the process has been stalled because police have been uncooperative in releasing police reports.

"I was very surprised by the fact that they are giving out awards of valor in a case involving 100 policemen against one man," Salmon said. "If they are going to give out medals for police doing a good job, they should not hesitate releasing records," Salmon said.

The Adams County district attorney's office cleared police of any wrongdoing.

Donald Fymbo, Margaret Guerra's insurance adjuster, said the agreement between Guerra and American Bankers Insurance Co. was reached about a week ago. He said Margaret Guerra originally was offered \$25,000.

Slain man's mother settles claim with insurance company

THORNTON (AP) — Margaret Guerra, whose home was destroyed during a police standoff in which her son Mark was killed, has reached a \$60,828 settlement with her insurance company.

Donald Fymbo, Mrs. Guerra's insurance adjuster, said the agreement with American Bankers In-

urance Co. was reached about a week ago. He said Mrs. Guerra originally was offered \$25,000.

Her home in Thornton was heavily damaged when a Denver police SWAT team used explosives to dislodge Mark Guerra, who had held police off with a handgun for 56 hours.

INSURANCE RECOVERIES

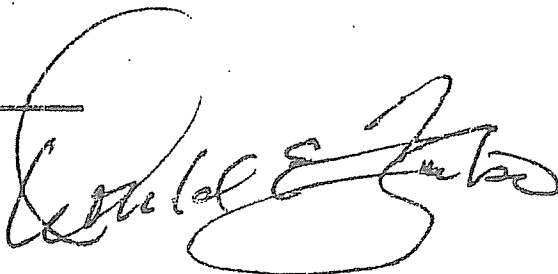
Representative List Only - We have done HUNDREDS more !!!

<u>Insured / Insuror</u>	<u>Phone</u>	<u>Ins. Company Orig. Offer</u>	<u>Actual Recovery</u>
Carl Haas, (Aspen CO) v. Firemans Fund Ins. Co.	1-847-634-8200	\$400,000	\$ 1,600,000
Jesse Morss, Aspen, CO v. AllState Insurance Co.	(970) 925-8790	\$450,000 (Structure)	\$ 1,400,000 (all Claims)
CEC Corporation, Denver CO v. American Family Ins. Co.	(SOLD)	\$285,000	\$ 825,000
Joan Crowley, Snowmass Village @ Aspen, CO v. Shelby Vista Ins. Co.	(707)963-5063	Undefined offer	\$ 486,000 (Policy limits+)
Builders Supply Co., Ft. Collins v. State Farm Ins. Co.	(303)9701320	Undefined offer - Policy Limit was \$100,000 (\$185,000 <u>over</u> policy limits)	\$ 285,000
Frank Edwards, Denver, CO v. C.N.A. Insurance Co.	(303)922-3915	Undefined offer - Policy Limits - \$81,000	\$ 297,000+ (Raised aggregate limits)
Karen Nelson, Evergreen CO v. Farmers Ins. Co.	(303)455-0684	\$137,000	\$ 215,000
Paul & Lorrie Schaaf Ft. Collins, CO v. State Farm Bureau Ins.Co.	(303) 866-4500	Minimal offer - Repair costs only	\$ 180,000+ (\$20,000 over Policy limits)
Dutton Realty, Denver, CO v. C.N.A. Ins. Company	(303)758-3131	\$ 62,000	\$ 108,000
Randall & Carol Sweet Edgewater CO	(303)234-1572	Offer undefined (Repairs costs only)	\$ 102,000 (Cash Settmf.)
Cherry Creek Townhome Assn. Denver, CO v. Farmers Insurance Co.	(303)220-5231	\$ 500	\$ 82,000
Shirly Yoos, Littleton, CO v. Farmers Insurance Group	(303)935-0011	\$ 52,000	\$ 78,500
Metro Brokers, Denver, CO v. State Farm Ins. Co.	(303)753-5825	\$ 32,000	\$ 68,000
Amie Goldblatt/Stockade Shops v. Hartford Insurance Co.	(303)825-4533	\$ 42,000	\$ 82,000

CONSUMER ADVOCATE REFERENCES

Represented insurance companies for 15 years. Authored claims manuals for insurance companies. Since 1985, have served as a licensed Colorado Public Insurance Adjuster, representing policyholders exclusively.

- Over twenty years have recovered over 100% more on claims' settlements than the offers proposed by insurance companies to their insureds.
- Courtroom qualified as an expert witness for over 30 years.
- Recognized as a viable expert witness in insurance "Bad Faith" litigation.
- Consumer advocate to the Colorado Legislature on Insurance issues. Drafted the insurance provisions of Senate Bill 100, regulating (HOAs) to allow owners of Condominiums to be additional insureds under the Associations' master policy.
- Represented hundreds of insureds in Cheyenne, WY, and assisted the Wyoming Insurance Commissioner in pursuing litigation against offending insurers for non-payment of claims over the landmark case on concurrent causation.
- Successfully lobbied the Colorado Insurance Commission to halt insurers' practice of illegally withholding contractors' overhead and profit from structural losses. Colorado is one of the few states in which this practice is prohibited.
- Sponsored, authored and filed Class Action litigation and assisted in hundreds of cases of litigation against offending insurance companies in Colorado and Wyoming, included two major class action lawsuits in the Federal Courts.
- Circumvented 3 major Special Interests insurance bills which would have violated the rights of all Colorado policyholders:
- Commendations by the Colorado Legislature and Colorado's former Attorney General Gail Norton, who served as Secretary of the Interior under the Bush Administration.
- "The nation's most highly publicized authority in the profession of public insurance adjusting, Fybo has a reputation for skillfull and professional assistance to policyholders in claims settlements." (C.P.C.U. quotation)
- "Insurance Adjuster Fights for People's Claims". (Denver Business Journal. 1986)



FORT COLLINS COLORADOAN

A Gannett Newspaper

\$1.00

Claimants are still fighting their insurers

By J. LEWANDOWSKI

The Coloradoan

CHEYENNE, Wyo. — Insurance companies estimate that home, business and car owners received more than \$50 million in claims after the huge storm here last August, but many people believe they deserve more.

Some property owners are threatening a lawsuit against several companies, whom they say cheated them of millions of dollars.

The flap over insurance claims started shortly after the storm when hundreds of insurance adjusters arrived to inspect damage. The storm dumped rain and hail on the city. The National Weather Service recorded 6.06 inches of rain in about three hours. Hail also fell and piled four feet deep in some areas.

Roofs and basements of home and businesses were damaged most. Hail damage to roofs was readily identified and most claims were settled satisfactorily, said Kelly Davis, deputy insurance commissioner for the state of Wyoming.

However, basement problems are still the bone of contention.

When insurance adjusters inspected basements most owners were told their insurance did not cover damage from floods, Davis said. But many home and business owners contended that hail broke windows and doors and allowed the water to enter basements.

It was hail damage that caused the problems, homeowners believe.

Betty Lou Townes of Denver moved from Cheyenne shortly before the storm. She still owns a home here and had most of her personal belongings stored in the basement when the storm hit. She said hail broke doors and basement windows and many of her possessions were ruined.

Robert Bischoff, vice president of the State Farm Insurance Regional office in Greeley and a board member of the Rocky Mountain Insurance Council, a trade group, said the insurance companies acted properly.

In February, the Wyoming State Insurance Commissioner, after reviewing complaints and the companies' actions, ruled in favor of the insurance firms.

In all, Bischoff said the industry paid more than 16,000 claims: \$32 million for home and business damage; and \$20 million for damage to automobiles.

After Townes learned she'd receive no money, she contacted Donald Fymbo of Fymbo and Associates in Denver. Fymbo's business is to represent people who need help fighting companies on insurance claims.

Townes contacted other disgruntled homeowners in Cheyenne and Fymbo met with them to hear complaints early last winter.

Fymbo said he inspected the homes of 63 people who are seeking about \$1.4 million for damages, and agreed to press the case. If he convinces the companies to pay claims, his compensation will be 25 percent of the value

of the homeowners' claims, he said.

Fymbo said he's written more than 100 letters to insurance companies telling them they should pay the claims. The companies are ignoring him.

In June he hired an engineer to inspect one of the damaged houses. The report favors the homeowner's contention of hail damage and Fymbo said that will be used as basis for the case. The homeowners have four years to file a lawsuit against the companies, he said.

Bischoff said Fymbo's contention has little basis in fact.

"We (the insurance companies) did not intend to cover flood, it was clear in all the documents," Bischoff said. "The vast

majority have accepted that without any problems, that shows they are a fair-minded populace."

But State Farm is still wary of those not satisfied with the claims. Anticipating a flood of lawsuits, the company entered a "friendly lawsuit" in Laramie County District court. It is paying all legal expenses for one of the homeowners to sue State Farm and dispute the hail damage issue. Bischoff said the suit will not be heard for at least two months.

If the suit is settled in the homeowner's favor, State Farm is likely to pay the claims.

"A lawsuit like this is a standard insurance industry practice, it is a risk. The judge will re-

evaluate our policy language. And we believe it is a very fair test of the issue," Bischoff said.

Fymbo scoffs at the lawsuit.

"Do you think State Farm will lose that case? We're not going to stand for that. I'm going to get these people paid," Fymbo said.

The state has no plans to get involved in the case, said Dick Skinner, an administrative assistant in the Wyoming governor's office.

"It was ugly, we made sure the insurance companies did everything they could do, but that's all we can do," Skinner said.

The majority of homes and businesses had no damage from the storm, but those who did are waiting to see what next happens in the case.



FLYMBO FIELDS QUESTIONS—Donald Flymbo, public adjuster from Denver, answers questions from a local homeowner, while California insurance adjuster Jim Haines, left,

and engineering consultant Donal Stewart, right, while Flymbo urged homeowners to sue their insurance companies for failing to honor claims. (Lee-Ann Stephenson Photo)

Homeowners Hear About Flood Claims

By **TONY LUN**
Eagle Staff Writer

Cheyenne homeowners may have claims worth \$1.4 million against nine insurance companies for damages caused during the August 1, 1985 flood, according to Donald Flymbo, a public adjuster from Denver.

Flymbo, who spoke to some of the 46 homeowners at the VFW Club on Wednesday evening, urged them to file lawsuits against their insurance companies. Not himself a lawyer, he encouraged the homeowners at the meeting to engage John Maffio, a Cheyenne attorney whose presence at the meeting was at the request of Flymbo.

Flymbo told the homeowners they should "collect and retain a lawyer" and added it was the "cheapest way to proceed."

Flymbo said the insurance companies were wrong in denying the claims of the homeowners he represents. He said the insurance companies denied the claims based on the insurance adjuster's opinion that the damage was due to wind and therefore not covered by the policies.

He said a decision in February by Judge Ed Grant in favor of the plaintiffs in the case of Paulson Farm Fire and Casualty Company prompted the meeting.

—FLOOD

(Continued on page 2)