



Emerging From the Ashes

Calling IAB First Was The Best Advice A Pennsylvania Couple Received



NOTE: Photo pairs display the damage on the left and the restoration on the right.

In Greek mythology the phoenix is an immortal bird associated with the sun that derives new life from the ashes of its predecessor. Jim Dutt and his wife Joan Lentzner aptly dubbed their historic Bloomsburg, Pennsylvania home The Phoenix following a devastating fire. Built in the '90s ... the 1890s! ... the couple's charming abode stands three stories tall and boasts 5,000 square feet of living space, including Jim's woodshop and Joan's art studio.

On January 12, 2020, the couple was traveling

separately, visiting their respective next of kin, when Jim received a call from his neighbor, saying their home was engulfed. A fire that started at the electrical box in the basement smoldered for some time before collecting enough oxygen to ascend the stairwell, reach an air vent, and then spread to the third floor. The wood used to build The Phoenix was thicker and denser than most modern construction, so it did not burn fast. Nevertheless, it took seven fire companies to bring the blaze under control. Fire, smoke, and soot rendered every part of the home uninhabitable.



Jim and Joan returned to their home immediately to deal with the situation. On the way, Jim spoke with a friend in Florida who advised him to call IAB immediately. “He told me we should not attempt to navigate the insurance claim on our own,” Jim said. “He was right. Calling IAB was the best thing I could have done.”



Early the morning after the fire, IAB’s Mike Wittwer told Jim he would see him in a few hours. “I was astonished,” Jim said. “He showed up just three to four hours later, which was the exact amount of time it would take to get from IAB’s headquarters to Bloomsburg.”

Jim was pleasantly surprised again two days after the fire, when Ira Straff arrived at the home, despite an overnight snowfall, to take photos, assess the damage, and develop a claim strategy. Ira consulted with Jim and Joan, explained the claim process, and provided direction. “IAB’s responsiveness and thoroughness were a relief,” Jim said. “Given our mental and emotional state, we did not have the wherewithal to deal with the insurance company and compile the type of detail necessary to get the claim started.”

Upon inspection, Ira learned that the home’s original owner also owned a lumber yard and had access to the highest quality lumber of that time—lumber that is rare today. “One of the greatest challenges was that this

truly unique 1800s home was listed on an historic register,” Ira said. “Every inch of millwork and wood finishes were hand crafted and top quality. Material and craftsmanship of this caliber are hard to find today.”

The IAB team is well versed in construction and period



structures. On behalf of the client, they sought to reconstruct the home to its original glory. It was designated historic, after all. The insurance company had a different agenda and sought to use less expensive, standard materials and modern conventional construction methods. That was one dispute IAB overcame. Ira consulted with Jim Dutt about how the home’s distinctive structure and materials correlated with the fine print of their homeowner’s policy.

The insurance company also tried to minimize the value of the Dutt’s personal property, which was as unique as the historic structure. Jim had a professional grade woodshop in the basement and Joan painted in her third-floor art studio, where most of her finished work was stored. Every room in this massive old home was meticulously decorated. To complement the home’s age, the couple had invested in a lot of high-end antique furniture and other fine possessions. Jim, who is a bit of an audiophile, also had a good bit of state-of-the-art audio equipment.



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As standard evaluation practices, IAB photographs every inch of the property and creates an itemized spreadsheet of damaged personal property, which is why it is imperative that property owners refrain from discarding any items that could be evidence until this part of the process is complete. IAB's inventory specialist stayed in a nearby hotel and spent a week thoroughly going through the house to itemize each of Jim and Joan's possessions. She visited the house each day to take photographs and create a log complete with descriptions and damage reports. The tedious process involves researching items for accurate descriptions, and observing, touching, and smelling items to understand and record the damage.

Upon returning to IAB headquarters, the inventory specialist worked with the team to compile an organized, detailed report to submit to the insurance company. In response, the insurance company returned a jumbled disorganized report to IAB that did not include many of the items from IAB's original presentation. This roadblock did not deter IAB. The team reorganized the list, and then scheduled a meeting with the insurance company at the property to present their case again. The insurance company's claims representatives were determined to hold their ground, but IAB persisted. Ultimately the insurance company affirmed IAB's original assessment.

Having learned from Ira the nuances and uniqueness of the materials and construction methods of his home, Jim was able to have productive conversations with his contractors and ask the right questions when it was time to plan rebuilding. Jim and Joan hired a local Amish company for the rebuild that charged for time and material and submitted biweekly invoices, which Jim forwarded to IAB. "I did not have to deal with any of it. IAB wrangled with the insurance company to get the bills paid and keep the project moving along. I cannot say enough about my experience with IAB. They handled all insurance company interactions."

While Jim's stress level over the situation was reduced thanks to IAB, the timeline began to wear on him. "I was dealing with some depression," Jim recalled. "But I just kept thinking how much worse it would have been had we not had IAB on our side. Ira and his team were the most important people handling the process. They made it seamless."

Insurance companies try to pay as little as possible. Jim knew there was a chance he would not have enough money to restore his home to its original historic condition. Fortunately, IAB works hard to ensure a maximum settlement. Jim and Joan did not have to settle for less.

The Phoenix has been completely restored to its original 1890s' splendor with a few added amenities. Instead of two-and-a-half baths, the home now has three full baths and two powder rooms, plus the kitchen layout has been improved. Perhaps the most impressive reconstruction feat, however, is that the historic integrity of the home, down to the flawless replication of its regal wooden banister, has been preserved.

"The advice I got from a friend, to call IAB first, was spot on," Jim said. "I could not have handled these details on my own without paying a physical, mental, and financial price."