

Lou DePrima The Epic Group

Licensed Public Insurance Adjuster

It took a fiery bolt of lightning to change Lou DePrima's life forever. That was five years ago, and Lou has no regrets. Life was good. After 30 years, Lou's printing business was better than ever. He enjoyed the work; after all, how many people get a taste of everybody else's business? He loved the variety, the spice. Lou recalls the day he met with a lingerie business owner to talk about a lingerie catalog, and then met with a casket manufacturer. Definitely a mood swing, and just the kind of day that made life so interesting. An active, social guy, Lou enjoyed the camaraderie he'd developed with local business owners, many of whom are now longtime personal friends.

And then came the night of the storm. As Lou left the plant, he noticed the darkening clouds brooding on the horizon. But, hey—this is south Florida and storms are part of the landscape. His only alarming thought was whether the rain would interfere with the morning's tee-time.

The night was young in the printing business; his was a 24-hour shop. When your largest press costs over a million dollars, you'd better keep it running. Business was booming; the press was clipping along. It was just like any other night. Until 2:16 a.m.

At 2:16 (the time forever etched into memory), an abrupt, high-voltage, random bolt of sheer atmospheric power struck the plant, crippling the press and nearly shutting down Lou's business for good. How a split second of nature could wreak such havoc remains a source of wonder to Lou. But that split second turned into months of a bureaucratic, red-taped, lawsuit-worthy, paperwork bog of total aggravation. The insurance company called it a power surge. Legal and insurance technicalities aside, the bottom line meant that they wanted to Band-Aid® the complex machine, in spite of the manufacturer's expert determination that a total overhaul was necessary for the press to function correctly. They had not counted on meeting Lou DePrima.

Oh, he's social and friendly. But he also knows when he's right, and he knew a lightning bolt meant business wasn't over between his printing press and the insurance company. After a hands-on, bulldog-tenacious fight, Lou walked away with a 2.5 million-dollar claim and the satisfaction of knowing he had achieved justice against the big guy. Lou vs. the insurance company. Rocky vs. Apollo Creed, except this time, Rocky wins and it's no split decision.

Fast-forward to today, and Lou DePrima has found himself a new line of work. He is now a Public Adjuster, an expert on property loss who represents you, not the insurance industry. His staggering success lies in the fact that:

- Lou knows what he's doing. Not only did he walk through a huge case himself, he's been mentored by some of the best insiders in his industry. And that's after he pursued schooling and certification in insurance adjusting.

- He's mastered the business of business. After being in a business that required knowing about other businesses, Lou...well, he gets it. He understands. And most importantly...

- Lou truly cares about helping people. And help is an understatement.

Lou thrives on the satisfaction of sleeping better at night after literally saving people's lives—at least their financial lives—from utter yet avoidable ruin. All because he knows how to beat the insurance companies' game of maximizing profits by minimizing claims, even when those claims are completely justified and right.

Like the printing company in Biloxi, drowning in the bayou floodwaters of Katrina. No flood insurance, denied claim, but Lou researched the loss and found that due to "proximate cause of loss," the storm's rainwater simultaneously drenched the plant through a ripped roof and a torn wall. He won the claim and the printer received full compensation.

Or the woman whose husband died, and in her grief waited a year and a half after a hurricane to try to obtain a claim. Denied. Lou overcame a seemingly impossible situation and helped her recoup the loss and rebuild her home.

Or the two elderly owners of a Jacksonville business, who after running the business for 34 years lost everything in a fire. After two months, they still had not received one dollar from the insurance company. Their attorney called Lou, and within 36 hours, he had obtained a \$200,000 advance for the old gentlemen. The following week he helped obtain a \$300,000 payment and in a short time had recouped the total \$1.4 million claim. Ah, sweet justice.

Lou has seen it all: damages from fire, windstorm, flood, smoke, mold, plumbing leaks, and oh—he'll never forget that lightning bolt. With his stellar reputation as a public adjuster, business is good. But for Lou, it's not about the business. Anybody can run a business. For Lou, it's about helping people get their life back. You just can't put a dollar value on that.

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