

M. Miller & Son Associates, Inc. is a third-generation,
family-owned organization of licensed public adjusters
and loss consultants that provides exclusive representation
to policyholders. Nationally recognized throughout the
United States and the Caribbean, we are committed to

providing reliable, personalized service to ensure prompt

and equitable settlement of damage claims resulting from

losses due to fire, smoke, water, windstorm, hurricane,

tornado, flood, vandalism, collapse, and theft.



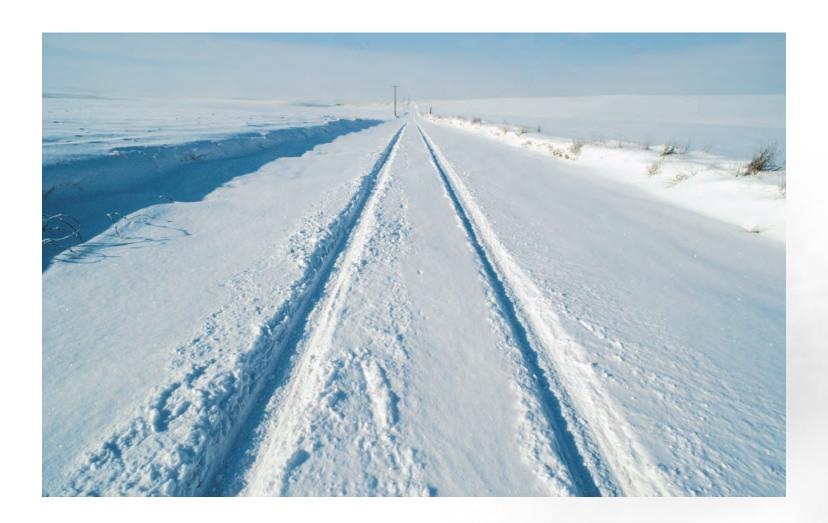
hey're the tops! M. Miller & Son was available all the time and guided me through the whole process. They recovered much more than I anticipated. They did an outstanding job!

Ed Segall
President, Segall's Nest
Sandy Hook, New Jersey

Disaster is like a roadblock...

You come upon it suddenly, and it seems as though you will never get back on the right road. Insurance provides the map you need to start heading in the right direction, but even the best map can be confusing when you are in unfamiliar territory. How do you begin to rebuild your business or home? What is the true extent of the damage? Do you have

business or home? What is the true extent of the damage? Do you have sufficient coverage? What can be repaired, and what must be replaced? How can you be sure your insurance claim is complete and accurate? When all seems lost, you have many questions — not the least of which is how to get on the road to recovery.



Perfection. Personal Attention.

Perseverance. Professionalism...

Public Adjuster M. Miller & Son
provides all of the above, Plus!

Bob Heller Fire Inspector Hillside, New Jersey

...we remove the obstacles.

After disaster strikes, many people turn to M. Miller & Son to help them obtain fast and equitable settlements of damage claims for their businesses and homes.

M. Miller & Son is one of the oldest and most prominent public adjusting firms in the nation. We are a family-owned business started in 1960, with three generations of experience in helping people re-build their lives and livelihoods.

Most importantly, M. Miller & Son removes the obstacles of preparing and filing complex insurance claims, clearing the way for you to get back to business...back to normal.

We lead you down the right road.

Immediately after disaster strikes you have a choice to make. Remember: independent or staff adjusters represent the insurance company.

M. Miller & Son, a public adjusting firm, works exclusively for you, the policyholder. We are your advocate.

As such, you can count on us to lead you down the right road.

M. Miller & Son is committed to making sure your best interests are protected.

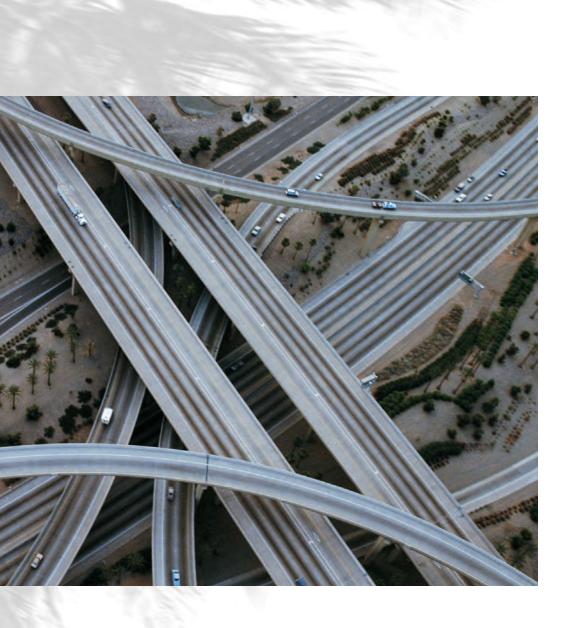
We provide answers to all of your questions. And we instill confidence throughout the entire process. It is our job to make sure you receive everything you are entitled to, that you are treated fairly and professionally, and that your claim is prepared accurately and processed quickly. Our priority is service.

We help you navigate the complexities.

Documenting your loss is your responsibility, not that of your insurance company. For homeowners, navigating your way through the maze of paperwork and procedures can be a complex and frustrating task. For business owners, it can be insurmountable with the added intricacies of large inventories, business interruption losses, value depreciation, co-insurance, and extra expenses.

M. Miller & Son makes the complex simple. Our professional team includes licensed and bonded adjusters, inventory experts, building engineers and estimators, equipment appraisers, emergency electrical, plumbing and contracting experts, cleaning and restoration contractors, attorneys and accountants, fire and loss trauma therapists.





fter the devastation of Hurricane Georges in Puerto Rico, it was comforting to have Miller & Son on our side. My hotel sustained substantial damage and Miller & Son took control of the confusing, time consuming and stressful claim process. This allowed me to focus on getting back to business as soon as possible. I let them do what they do best – taking care of my loss – and that gave me the time to do what I do best – run my hotel. Thank you.

Iris Cancel
Owner, Hotel Vistamar
Quebradillas, Puerto Rico



iller & Son not only relieved my client of the burden associated with a loss of this magnitude, but settled the claim at almost twice the amount of the insurance company's original offer. My firm made the sensible business decision in hiring a public adjuster.

James Daniels, Esq.
Certified Criminal Trial Attorney
Roseland, New Jersey

We keep you in the fast lane.

M. Miller & Son has the people and processes in place to keep your claim in the fast lane for a timely resolution. Our adjustment procedure begins with the dispatching of emergency service personnel to promptly secure and protect your property from further damage. When necessary, we provide a crew to demolish the affected structure and remove all debris.

Then we carefully review your policy to determine the maximum benefits for which you are entitled. Our coordinated team of expert and technical professionals assesses all areas of damage and develops a plan for settling your claim. We also attend meetings with insurance company representatives and their experts.

Next, we prepare a detailed physical inventory of all property, listing the description, quantity, and replacement and actual cash values of every item.

We then reconstruct all building damages for presentation to the carrier.

In business claims, our accountants assist in determining the business interruption loss. Finally, we provide your insurance carrier with the required, executed sworn statement in proof of loss and amounts claimed.

We facilitate payment to the insured in a timely fashion and keep you in the fast lane.

For our Spanish speaking clients,

M. Miller & Son also has bilingual

personnel on staff. And because you

never know when disaster may strike,

your M. Miller & Son representative is

available 24 hours a day, 7 days a week.



hen my business burned to the ground, I chose Miller & Son above all the other competition because of their reputation as a sincere, professional company that offers prompt handling of claims and successful results. I am convinced I would not have received as large a settlement as I did without their help. It is no coincidence that Miller & Son has been around since 1960.

Juliana Lescano Hodge
Commissioner of the City of Newark
Housing Authority
Newark, New Jersey

We get you to your destination.

At M. Miller & Son, we take pride in helping every client receive full and rightful compensation for losses according to insurance policy guidelines. In return, we are compensated by a small percentage of your final adjustment which is not paid until you are paid by your insurance company.

Start your journey off right.

Call M. Miller & Son toll-free today at 877-M-Miller (664-5537), or visit our website at www.mmillerson.com.

M. Miller & Son Associates, Inc.

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M. Miller & Son Associates, Inc. is licensed and bonded, with affiliates throughout North America and the Caribbean.

M. Miller & Son Associates, Inc. is proud to be an affiliated member of the National Association of Public Insurance Adjusters (NAPIA), New Jersey Association of Public Insurance Adjusters (NJAPIA), New York Public Adjusters Association,(NYPAA), New Jersey Apartment Association (NJAA), Property Owners Association (POA), Professional Insurance Agents (PIA).