Frost
PROPERTY LOSS ADVISORS

You keep the repair. We handle the carrier.

A referral partnership for roofers, general contractors, plumbers, and restoration pros across DFW.

FOR YOUR HOMEOWNER

Everything the policy owes, not just the repair

You fight for a fair repair scope. We recover the rest of what the policy owes:

Additional living expenses
Hotel, meals, and rent while the home isn't livable.

Debris & tree removal
Separate line items with their own coverage limits.

Contents & personal property
Damaged belongings inventoried and valued correctly.

Code & ordinance upgrades
The cost of rebuilding to current code.

Recoverable depreciation
The second check homeowners often never collect.

Deadlines & proof of loss
The paperwork that quietly sinks good claims.

FOR YOU

The insurance side, handled at no cost to you

Refer the insurance side, keep the repair. Here's what that gets you:

The claim comes off your plate
Calls, re-inspections, documentation, and deadlines route to us. Your office gets its hours back.

We carry the responsibility
We're licensed and insured to negotiate claims, so that ownership sits with us, never with you.

It costs you nothing
No fee, no contract, no exclusivity. We're paid only if we improve the recovery.

Your client stays your client
We never bid the repair or steer the work. The referral is credited to you.

We add what supplements can't
Coverage, code, depreciation, and ALE arguments stack on top of the supplementing you already do.

After you refer

A free review for your homeowner
We read the policy, look at the damage and the carrier's position, and give them a straight answer on whether we add value. Free, no pressure. If we can't add value, we say so.

Close scope coordination with your office
Once they engage us, we work from your estimate and share our documentation as the claim moves, so the settlement and the rebuild line up and your schedule holds.

WHO YOU'RE REFERRING TO

Why Frost PLA

Troy Frost came to public adjusting after 20 years as an executive at JPMorgan Chase, Signify Health, and MoneyGram. Those roles carried real responsibility: budgets in the millions, work reviewed by the most senior people in the company, and industries where every number had to be supported and every commitment kept.

That career also means two decades spent inside large, process-driven companies, the same kind that sit on the other side of every claim. He understands how they reach decisions and what it takes to move a file through them.

A client you refer is handled with that same preparation, patience, and follow-through, and with a level of professionalism that reflects well on the name that sent them.

The approach is simple: find the real problem, then solve it right.

Frost Property Loss Advisors LLC
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Refer a client
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