

Deborah Johnson  
Contents Adjuster Team, LLC  
DBE

Quote: “I was in Joplin in 2011 after the tornado struck and there was not a tree standing nor a street sign anywhere in sight.” Deborah Johnson, Owner/Founder, Contents Adjuster Team, LLC

## A DBE’s Journey into the Property & Casualty Claims Industry to Help People Devastated by Catastrophes

As a result of the devastation of hurricane Katrina in 2005, opportunity knocked for Deborah Johnson, owner of Contents Adjuster Team, LLC. At the time, Johnson was a laid off automobile worker raising two children on her own. Johnson wanted more for herself and her family. Out of the blue, she received a phone call from her sister with an opportunity to do personal property claims for families devastated by Katrina. “I knew nothing about claims adjusting,” she recalls. Johnson decided to give it a try. “I called my daughter and asked her if she wanted to join me.” The two decided to embark on a new career path as adjusters.

These generous women focused their attention as catastrophe adjusters. They became highly skilled in their field. As Johnson describes, “We are nose to nose with the policyholders. We see the devastation from the ground.” Johnson recalls, “I was in Joplin in 2011 after the tornado struck and there was not a tree standing nor a street sign anywhere in sight. The stress is too much for them. I laugh with clients and cry with them,” she said.

Not to be deterred, the mother-daughter duo found the success they had been hoping for working as adjusters. But more could be done. Johnson’s daughter noticed a huge gap in the industry. “She suggested that we start training adjusters who were begging for someone to show them how to do the work,” she said. In 2011, Johnson’s daughter, Charleen Hoskins formed Property Adjustment Specialists, LLC, (now called TPAS, LLC) in Dallas and she asked her mother to join her. “I said, ‘No way.’ I was in a good place financially with another company in Mobile, AL,” she stated. While reluctant at first, Johnson realized she had

something unique to offer. “We decided it was not enough to just train adjusters. We also had to provide an avenue for employment opportunities.” After careful consideration, these women formed their current company, Contents Adjuster Team, LLC, in May 2013. The business later became established in Missouri and is now based in Lemay.

Johnson realized her life became bigger than just making money and her family. She discovered a community of independent claims adjusters who wanted to change their finances and their jobs. Today, Johnson is a sought-after presenter at insurance industry conferences. “We have large audiences and the whole nine yards,” she exclaimed.

Johnson uses her networking skills at the Airport’s Business Diversity Forums. The event allows Johnson to continue the conversation about her company’s success. As she described, “It is an opportunity to develop a relationship with other small companies who are seeking partnerships.” With help from the Business Diversity Development team, Johnson received her certifications as a M/WBE and DBE. These certifications are needed to do contract work at the Airport.

Johnson offers some advice for anyone wanting to start a business or to become a certified firm. “Talk to business owners. They are the ones who are passionate. Then ask yourself what it means to go through disappointment or feel like you are there, but nobody sees you or hears you and ask how dedicated you would be to your business,” she said. These are the questions Johnson asked herself during those difficult conversations with her daughter when deciding whether to leave a good paying job and join her daughter’s company.

Johnson says all her friends, two sisters and her grandson have followed her into the casualty claims industry. One friend describes Johnson as the “Oprah Winfrey” in the family for all her hard work and generosity. “That makes me smile,” Johnson said.

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