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RESOURCE FOR PUBLIC ADJUSTERS

When a Property Claim May Need Legal Review

Six practical indicators that an adjustment issue may be moving into a legal or coverage dispute, plus the records that can help make an initial review more efficient.

SIX SIGNS A CLAIM MAY NEED A CLOSER LOOK

01 The carrier's position remains far below the supported estimate

A significant difference remains after estimates, measurements, photographs, and supporting records are submitted, but the basis for the carrier's position is not clearly explained.

02 The claim has stalled without a clear explanation

Important communications, inspections, requests, or claim decisions remain unresolved, and repeated follow-up has not produced a meaningful update.

03 A scope disagreement becomes a coverage dispute

The issue is no longer limited to price or repair method. The carrier is now questioning whether the reported damage is covered.

04 An examination under oath or sworn statement is requested

These requests may involve important policy and legal obligations. Case-specific review may be appropriate before the insured responds.

05 Previously submitted records continue to be requested

Repeated requests for documents already provided may indicate that the claim history or outstanding issues need closer review.

06 The carrier's expert findings conflict with available documentation

An engineer, consultant, or vendor report appears inconsistent with photographs, measurements, timelines, repair conditions, or other file information.

What to Gather Before Requesting Legal Review

- Policy declarations page and relevant policy documents
- Claim number and carrier contact information
- Public adjuster estimate, photographs, and measurements
- Payment explanation, coverage letter, or denial letter
- Engineer, consultant, contractor, or vendor reports
- A short timeline of inspections, communications, and claim activity

Where Legal Review Fits

Requesting legal review does not automatically mean transferring the file, ending the adjustment relationship, or beginning litigation. It is a way to determine whether a legal, coverage, causation, or policy issue may need attorney involvement while respecting the public adjuster's ongoing role with the insured.

Questions about a specific file?

Share what you are seeing and the available documentation. The firm can determine whether a case-specific legal review may be appropriate.

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This guide is provided for general informational purposes only and is not legal advice. It does not create an attorney-client relationship and is not a substitute for a case-specific legal review. Every claim is different, and whether legal involvement is appropriate depends on the policy language and specific facts.