

The Growing Need for Public Adjusters Amid Increasing Insurance Claim Denials

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STOW, OH, UNITED STATES, March 19, 2025 /EINPresswire.com/ -- As frigid temperatures grip the nation, homeowners and businesses are facing a surge in property damage due to frozen pipe bursts. Concurrently, policyholders are encountering a troubling trend: insurance companies increasingly denying claims or offering settlements insufficient to cover repair costs. This environment underscores the critical role of [public adjusters](#) in advocating for fair claim settlements.



"We've observed a significant uptick in clients seeking assistance after their legitimate claims were unjustly denied or underpaid," says Bill Brunsdon, founder of Indemnity Resolution Public Adjusters, Ltd. "Alarming, some insurers are not honoring the explicit language in policies and, in certain instances, are introducing unfounded interpretations to avoid fulfilling their obligations."

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Factors Contributing to Increased Claim Denials:

1. Rise in Natural Disasters: The past decade has seen a marked increase in natural disasters, leading to a higher volume of insurance claims. This surge has prompted some insurers to adopt stricter claim evaluation processes, often at the expense of policyholders.
2. Influx of Inexperienced Adjusters: To manage the overwhelming number of claims, insurance companies have hired numerous new adjusters. Unfortunately, many

lack adequate training, resulting in inconsistent and often inaccurate claim assessments.

In one notable case, a policyholder experienced a frozen pipe burst that caused extensive water damage. Despite promptly filing a claim, the insurance company's adjusters delayed the assessment and ultimately offered a settlement far below the repair costs. Upon engaging a public adjuster, the policyholder secured a settlement that accurately reflected the damages, enabling proper restoration of the property. In a recent commercial property claim, Brunsdon helped the client's settlement go from \$200,000 to \$750,000.

[Public insurance adjusters](#) serve as advocates for policyholders, ensuring that claims for residential and commercial property damages—including those from vandalism, water, storm, and fire incidents—are thoroughly evaluated and fairly compensated. They also assist businesses in recovering losses related to property damage and business interruption.

"Insurance policies are complex legal documents," Brunsdon notes. "Without expert guidance, policyholders may find themselves at a disadvantage, especially when insurers fail to act in good faith."

Indemnity Resolution Public Adjusters, Ltd, with over twenty-seven years of experience, specializes in assisting clients through the intricate claims process. Their expertise spans a range of incidents, from natural disasters to theft and vandalism, ensuring that both homeowners and businesses receive the settlements they are rightfully owed.

For more information or assistance with an insurance claim, contact:

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About Indemnity Resolution Public Adjusters, Ltd:

Indemnity Resolution Public Adjusters, Ltd is a licensed public adjusting firm serving Ohio and Michigan. With a commitment to advocating for policyholders, they specialize in managing insurance claims related to storms, fire, [water damage public adjuster](#), theft, vandalism, and business income loss. Their experienced team is dedicated to ensuring clients receive fair and just settlements.

Bill Brunsdon

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