

Severe Storms and Fires Highlight the Urgent Need for Public Adjusters

As tornadoes, hailstorms, and wind-driven fires sweep across the US, homeowners are facing serious property losses—and an uphill battle with insurance companies

STOW, OH, UNITED STATES, June 17, 2025 /EINPresswire.com/ -- As tornadoes, hailstorms, and wind-driven fires sweep across Ohio and Michigan, homeowners and business owners are facing serious property losses—and an uphill battle with insurance companies. Many policyholders who expected relief are instead met with delays, lowball offers, or outright denials.

In high-stress situations like these, it's easy to assume your insurer will step in to help. But when storms strike entire regions, the claims process often slows to a crawl. Worse, some insurers cite vague exclusions or blame “wear and tear” to avoid paying what's owed. This environment has driven more people to search for a [public adjuster near me](#)—someone who works for the policyholder, not the insurance company.

Why Insurance Companies Are Denying More Claims

The insurance policy is an actual contract between the Insurance Carrier and the Policy Holder. Within that contract there are certain Terms and Conditions that each party must follow. When an insured has a loss, the first important section of the policy is the “Duties in the Event of a Loss”. This section outlines certain conditions that each party must adhere to. The next important section is the “We will Pay/ We will not Pay” sections of the policy. Sometimes the policy excludes coverage but then puts back the coverage as a “Covered Cause of Loss” because of a policy endorsement. These endorsements can easily be overlooked by inexperienced



adjusters.

The goal of submitting and verifying a claim is crucial when working with a carrier to review and obtain a "Covered Cause of Loss". It is here where there are many young and new adjusters with only one or two years of adjusting experience and starting their insurance careers who are now expected to review, interpret, and apply sometimes complicated Policy Language to review for a "Covered Cause of Loss". This lack of knowledge and experience can lead to the denial of the insured's claim. Many of these adjusters also hop and change jobs from one carrier to another bringing the baggage of the different carriers they have worked for and now hampering their own claims handling practices. This can lead to a disadvantage to the policy holder because this company adjuster who has jumped from carrier to carrier now has to learn the policy for the current company they are now employed with.

Indemnity Resolution Public Adjusters (IRPA) has been successful on getting "Denied Claims" reopened and getting them settled and paid under the "Terms and Conditions" of the Policy. It is important to have a Public Adjuster that has many years of experience in the industry and has handled a wide variety of claims and damage amounts ranging from \$1,000 into the millions of dollars for both residential and commercial property losses.

It is also should be known that the average claim representative for the carrier working on commercial or residential claims has an average authority limit by the carrier to handle \$50,000 to handle claims. Anything over this amount will need their managers approval. There are "Large Loss Adjusters" that have larger amounts of authority, and these adjusters usually have more experience and have a better understanding of the policy. Policy holders should know and ask if their current adjuster has the authority to handle their claim and to make sure the correct adjuster is assigned.

It is important to know who is assigned to your insurance claim and if they are experienced. Questions a policy holder should ask and be aware of is if their newly assigned adjuster is an actual employee of the Insurance Company? Or are they an "Independent Adjuster" who the insurance company has hired to work on your claim? An Insurance Company will hire an "Independent Adjusting Company" when a catastrophic event occurs in the area (such as a Tornado or Hurricane) and their company adjusters cannot handle the excess workload of claims? These Independent Adjusters are actually use the insurance carriers letter head in their appearance of the Insurance companies log on their clothing and correspondence emails and letters giving the policy holders a false impression that their newly assigned adjuster are the insurance carriers employees but indeed they are not.

After widespread disasters, insurers often bring in undertrained or overwhelmed adjusters. This can lead to rushed inspections, missed damage, or low estimates that don't reflect real repair costs. In some cases, claims are denied outright based on weak justifications. For property owners already dealing with fire, wind, or storm damage, this only adds stress—and leaves many looking for a fair way to fight back.

What a [Storm Damage Claim Adjuster](#) Actually Does

A storm damage claim adjuster from your insurance company is there to protect their bottom line. A public adjuster, on the other hand, works for you. Their job is to assess the damage, interpret your policy, and negotiate directly with the insurance company to make sure you're paid fairly.

Public adjusters take on the burden of documenting the full extent of the damage—something company adjusters often miss or minimize. They handle the back-and-forth with the insurer, challenge low estimates with real evidence, and help policyholders recover more than they likely could on their own. And because public adjusters work on contingency, they don't get paid unless you do.

Don't Settle for Less Than You're Owed

If your property was damaged by a storm, tornado, or fire—and your insurance claim was denied, delayed, or underpaid—you don't have to face it alone. Working with a public adjuster near me can make all the difference in getting the settlement you actually deserve.

Indemnity Resolution Public Adjusters, Ltd has helped homeowners and business owners across Ohio and Michigan recover fair payouts after devastating losses. With over two decades of experience, IRPA knows how to navigate policy language, uncover missed damage, and push back when insurers fall short. If possible, contact Indemnity Resolution Public Adjusters Ltd., (IRPA) to discuss and evaluate your claim prior to making your initial claim with the carrier. However, if you have already turned in your claim and suspect that you are having issues with your current adjuster and/or insurance carrier, then please feel free to contact us to review and discuss your options.

Indemnity Resolution Public Adjusters, Ltd

3732 Fishcreek Road, Suite 253

Stow, Ohio 44224

Phone: (330) 813-0130

Website: <https://irpadjusters.com/>

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, theft, vandalism, and business income loss. Their experienced team is dedicated to ensuring clients receive fair and just settlements.

Bill Brunsdon

Indemnity Resolution Public Adjusters

+1 3308130130

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