



Claim Comparisons: Ice Dam Damage With And Without a Public Adjuster

Introduction

Dealing with your insurance company after suffering from property damage due to ice dams can be overwhelming and cumbersome. Moreover, quantifying the cost of property damage is a complicated process that requires specialized skill, expertise, and knowledge. Most professionals simply don't have the time needed to devote to the insurance claims process.

Some questions commercial property owners or managers might consider are:

- How do I know my insurance company is offering me a fair settlement?
- How do I know what my policy covers and what I'm entitled to?
- How do I find contractors who can take on my project?
- How much time is this going to take?
- **What is a public adjuster and how can they help me?**

When thinking about working with a public insurance adjuster, consider the results:

Scenario:

*A winter storm in Massachusetts **drops 12 inches of snow** followed by a week of **below freezing temperatures**. Your properties heat escapes into the attic melting a layer of ice on your roof. The ice melt has nowhere to go, causing it to creep into the shingles and interiors of walls, and run down to the edge of your roof where colder temperatures create an ice dam. Your property's damages include **water damage to your ceilings, walls and floors**.*



Without a Public Adjuster	With a Public Adjuster
You file a claim with your insurance provider.	You file an insurance claim with your insurer.
The insurance company sends their adjuster to investigate the extent of the insurance company's liability.	Your public adjuster reviews your insurance policy at length so they can have a comprehensive understanding of your policy , the legal terms, and complex provisions included.
The insurance adjuster documents surface damage, without investigating potential damages that may not be visible, such as moisture trapped between walls , resulting in significant repair costs down the road.	The public adjuster visits the damaged property and investigates the full scope of damage, including damages that may not be visible on the surface, such as water damage to the inside of wall cavities, warped baseboards, and places where mold and mildew could form . Your public adjuster brings in partners with expertise in mitigation and general contracting to assist with determining repair costs based on the extent of damage.
The adjuster from the insurance company uses complex and confusing jargon, assessing that the total damages amount to \$12,000 to repair the damage to your ceilings, walls and floors.	The public adjuster builds a comprehensive assessment of damages, finding that the extent of damage amounts to \$80,000, exceeding the insurance adjuster estimate by 567% . Because the public adjuster has extensive knowledge and expertise with insurance policies and damage assessments, the public adjuster is able to create a compelling case on behalf of the insured.
You review your claim, but the legal terms and provisions are complicated so you trust the insurance adjuster's assessment.	
You research the contractors you need to repair your property but discover that most contractors will not be able to make the necessary repairs with the quote given by the insurance company .	
The general contractors you hire to repair your property discover additional damages that can't be seen on the surface. Additional repairs needed include water damages to the ceiling, wall cavities, and floors that could lead to mold and mildew, and the replacement of insulation to prevent future ice dams . The general contractor estimates the additional costs for repair to be \$60,000	Your public adjuster is able to successfully negotiate a larger insurance payout that covers the water damages to the ceiling, wall cavities and floors, the replacement of insulation to prevent future ice dams, and the cost of hiring a public adjuster.
The insurance company argues that the damage was not reviewed by an expert and therefore they will not cover the costs to repair your property.	You receive recommendations from your adjuster on trusted partners that can repair the damages to your property.
	Your property is restored to its original condition.

\$12,000

Total payouts without a public adjuster

\$48,000

Total cost to insured



\$80,000

Total payouts **with** a public adjuster



\$0

Total cost to insured

Conclusion

Public insurance adjusters are licensed professionals that represent the policyholder - **not the insurance company**. They are experts in the details and language of insurance policies, which often include complex provisions, clauses and legal terms. Hiring an adjuster when suffering from damage due to ice dams not only protects the policyholder from any pitfalls due to inexperience but also eases the burden of the time-consuming process. Their advanced training and expertise allows them to maximize insurance claims so property owners can restore their properties to pre-loss condition. You work hard for your property and shouldn't settle for less than what you need to recover it post-damage - with a public insurance adjuster on your team, you won't have to.

If you're a property owner suffering from loss due to ice dams, we can help!

We believe everyone has a right to fair compensation when their property is damaged by no fault of their own. We help guide conversations around reimbursement and serve as an advocate for our clients' best interests.

CONTACT US >





Our Team

When catastrophe strikes, who is looking out for you? At Raisman Claims Catastrophe Group, we believe everyone has a right to fair compensation when their property is damaged by no fault of their own. For the past 20+ years, we have worked with clients and contractors across the country to restore property after severe weather related damages. Our work and expertise spans across dozens of property damage claim types including claims related to extreme weather events, fire, water, smoke, vandalism, inventory loss, rent loss, and business income loss. For each claim, we assemble a unique team of subject matter experts including contractors, roofers, electricians, plumbers, and more. If you would like to lend your expertise to our team or know someone who has been impacted by a catastrophic event, please don't hesitate to [contact us](#).

Still have more questions about how we work? Check out our [Public Adjuster FAQs worksheet](#).

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