

HIRING THE RIGHT INSURANCE CLAIM ATTORNEY



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Insurance is supposed to be there for your protection. Whenever something happens, your insurance should step in to handle the financial burden of replacing whatever was lost. Oftentimes, insurance companies will do everything in their power to avoid giving you the compensation to which you are legally entitled.

THIS IS WHERE WE STEP IN

When all may seem lost, Merlin Law Group attorneys are there to fight on your side, working to make sure you receive the full benefit of your policy. Having an insurance claim attorney in your corner puts you on a level playing field with insurance providers. However, it is imperative that you find the right law firm before initiating litigation.

This guide will show you the right path towards finding the best attorney for your situation. With 35 years of experience in the property insurance claim world, we have seen it all when it comes to the specific nature of individual cases. There are many ways to sabotage your claim, so it is crucial to know and understand the process to prevent that from happening.



DETERMINING YOUR TYPE OF CLAIM

There are many facets of property insurance law – residential, commercial, business. It is also broken down into subcategories of type of damage/loss, such as fire, hurricane, wind, theft—to name a few. The type of claim you make will influence which attorney or law firm takes your case. Each type of case has its own nuances, protocols, and potential roadblocks. Narrowing down your exact claim assists with setting realistic expectations regarding your case and possible outcomes.

LISTENIN TO YOUR PUBLIC ADJUSTER

Public adjusters are a common option with the property insurance claim process. They may even be your first interaction after a loss. As experts in the field, public adjusters can assist with preparing insurance claims, estimating repair or replacement costs, and understanding insurance policies. However, an insurance claim attorney will also be valuable if the insurer fails to provide sufficient coverage or acts in bad faith. Your public adjuster should be able to recommend a reputable law firm to carry out litigation.





QUALITIES TO LOOK FOR IN AN ATTORNEY

Searching for the right property insurance claim attorney may seem like a daunting process, but there are several indicators that you should look out for when sifting through the various attorneys in your area. We have broken down these items here:

EXPERIENCE

You should pinpoint exactly which type of experience a lawyer has specific to first party property claims. Some law firms may advertise they have dealt with insurance claims, but that could be applied to personal injury, auto accidents, or medical malpractice cases.

REPUTATION

This is an important factor in any business, but even more so in this niche area of law. We recommend finding out what the firm's practice areas of focus are. You can also request a documented record of actual losses handled. Some other questions you may pose revolve around whether they have been to trial, in how many states, and what the verdicts were.

KNOWLEDGE

The right insurance claim attorney should have ample knowledge of the claims process. Cases range in complexity, so it is imperative you hire a seasoned attorney that brings a wealth of experience. You may even encounter an attorney that formerly worked as counsel for an insurer – thus giving inside knowledge of how the other side works.

RELATIONSHIPS

There are often parties outside of the property insurance law firm and insurance companies in these types of cases. We recommend you hire a law firm that has access to best-of-class experts like engineers, forensic accountants, damage experts, and contractors. These experts provide useful insight into your case that can help with estimating costs of incurred damages and refuting the narrative put forth by insurance companies.



AVAILABILITY

Your attorney should be there for you whenever you have questions or concerns. One of the biggest complaints surrounding law firms is the lack of prompt communication. You should establish your expectations at the beginning (which method do you prefer? Phone, text, email? How often do you want an update – once a month? As needed when something is filed?) If you have a hard time getting your attorney to return your calls, it could be a sign of things to come.

AGGRESSIVENESS

You want your attorney to fight for you. Insurance companies may look for a way to avoid paying your claim. The attorney you hire should be aggressive, steadfast, and persistent in securing compensation for you.

HONESTY

An attorney should be able to tell the difference between an adequate and inadequate settlement regarding your claim. For example, when an insurer offers an amount, your attorney should know through their experience and research whether it is fair. It may end up hurting you in the long run to go after more than what is realistically expected.

RESOURCES

A strong law firm should have the financial resources to go toe-to-toe with large national insurance companies. If your case should go to trial, the length of that trial varies based on the complexity of the case. In the event of a longer trial, you want to be sure your firm can afford to aggressively pursue a settlement that suits your needs.

ATTENTION TO DETAIL

The insurance claim process involves many documents, photos, testimonials, and back and forth. Throughout all these steps, your attorney should be able to keep track of all necessary materials as well as comprehend their significance in the scope of your claim. If one item slips through the cracks, it could make or break your case.

LOCATION

Each state is different. You may find an experienced attorney that seems like a good fit, but who has only practiced in Florida and has no idea of how to proceed in New York, California, Louisiana, or another state.



ASKING THE RIGHT QUESTIONS

You as the insured hold the most responsibility in navigating your claim. When seeking the assistance of a property insurance attorney, the more educated and proper questions you ask will help to greatly narrow the number of attorneys or law firms to consider. Asking the right questions will also help weed out the firms that market themselves as property insurance claim attorneys but who specialize in other areas of law. With the right attorney, you can expedite the process and maximize your claim. Hopefully the tips in this eBook help you find the right attorney and law firm based on the needs of your particular case.



ASK AN EXPERT

If you would like to learn more, or have a free case evaluation, please reach out to Merlin Law Group. Our dedicated team of property insurance lawyers have been working these types of cases for over 35 years. We have seen it all when it comes to property insurance claims and understand the best course of action to take. If your insurance claim has been denied or you feel like the insurance company has offered less than what is rightfully owed, contact us so that we can get you on the road to recovery.

MERLINLAWGROUP.COM
877.449.4700



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