



Claims

When our insured is faced with a claim, we know they need a quick and fair resolution so they can return to business as usual. With the aim to provide superior service and peace of mind to our insureds, our claims team is dedicated to providing a thorough investigation, swift handling, and fair adjustment of a claim against our insured. Each insured and each claim is unique, and our goal is to mitigate our insured's exposure. We leverage our technical expertise, innovative ideas, and problem-solving skills to efficiently adjust all claims with respect, empathy, and commitment. That's our promise to you.

Here when you need us most

With offices across the country, we are available to assist you and our insureds in the untimely event of a claim.

Our Expertise

15 years
*average unit manager
tenure at Admiral*

7 *specialized
units to handle
specific claims*

30% *of Claims staff
are attorneys*

25 years
*average number of years of
claim handling experience*

See what our insureds say about us >>

What our insureds say about us

Structural Engineer / Professional Liability

The Situation: Our long-time insured is a structural engineer that designs bridges. One of the bridges they designed had a large section of concrete collapse, which fell on a car and tragically killed the occupants.

Admiral Claims Response: We accepted the defense of the case when our insured was sued by the victims' families. Our claims department put this claim on a fast track and handled the claim as swiftly and fairly as possible in order to get some relief for the victims' families. After the settlement, the insured sent a letter thanking us for our empathetic approach and quick resolution to this claim.



"I know this has had financial impact to Admiral, but I really appreciate the way your company has stepped up to handle this matter in a manner that has not detracted from our business continuation."



Insurance Agent / Professional Liability

The Situation: The insured is an insurance agent who placed a policy for a deli/bar. The deli/bar policy had liquor liability coverage but no assault and battery coverage. A patron was injured by an intoxicated patron, and the deli/bar's insurer denied coverage based on an assault and battery exclusion. The deli/bar asserted professional negligence against the insurance agent for failing to procure correct coverage.

Admiral Claims Response: The matter went to trial in June and our panel counsel was successful at trial after the jury found that the insured did not misrepresent a material fact when discussing the policy with the deli/bar owner. After trial, the insured sent a note to our panel counsel:



"I would like to say thank you so much for all your help! I am very impressed with your hard work over the last 8 years. You hired the best lawyer for me. Bob and his staff were fantastic and they did a great job! I think because of you (counsel) and Admiral Insurance Company, that is why we won my case today! This is great team work!"



Manufacturer of Exercise Equipment / Product Liability

The Situation: The insured was a manufacturer of exercise equipment. The claimant was using the equipment for its intended purpose when a bolt on the machine sheared, causing him to fall and sustain injuries.

Admiral Claims Response: With the assistance of defense counsel, Admiral was successful in reaching a prompt settlement before extensive discovery was to take place. Our insured was grateful for our team's approach.



"Great job by you and [counsel]. I'm thrilled it settled. Costs would have sky rocketed with further discovery and experts. Thanks again for your expertise in getting this one done!"

