

Resolving a Complex Multi-Carrier Construction Defect Dispute



Story Overview

A long-standing construction defect claim was nearing a critical deadline with no resolution in sight. The claim involved multiple carriers disputing responsibility, creating confusion and delay for the client.

Conflict

Two carriers, one excess and one underlying, each declined responsibility for a substantial portion of the loss. The situation was complicated by policy layer stacking and legal pressure, with attorneys actively involved and time running out.

Action and Resolution

IMA's claim advocate took ownership of the claim. We initiated daily calls with adjusters, coordinated with legal teams, and pushed for resolution. Through persistent engagement and strategic negotiation, our team secured a settlement of nearly \$2 million from one carrier, removing the claim from the client's books and avoiding further legal escalation.

Key Takeaways

- + **Strategic intervention:** Our timely involvement and consistent follow-up were critical to breaking the deadlock.
- + **Carrier negotiation expertise:** Our team's understanding of policy structures and carrier dynamics helped drive resolution.
- + **Client impact:** The successful settlement delivered significant financial relief and closure for the client.

This success story highlights our claim team's commitment to providing exceptional service and advocacy for our clients, showcasing our expertise in handling complex claim situations.



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