

Professional Liability Claims Q & A

A CLAIM is a request for monetary compensation for alleged harm caused by the insured. A LAWSUIT is an action brought through the court system to remedy an alleged wrong. The only essential difference between a claim and a lawsuit is the environment in which it is investigated and resolved.

The Players:

Policy Holder/Insured: YOU

Defense Attorney: The lawyer representing YOU.

Plaintiff/Claimant: The injured party.

Plaintiff Attorney: The lawyer representing the injured party.

Claims Adjuster: The professional who manages the entire process and brings the dispute to resolution.

Insurance Carrier: The Insurance Company who provides the Policy to the insured.

Third Party Administrator: An independent company that adjusts claims on behalf of the insurance carrier.

Agent/Broker: Secures the Policy/coverage for you from the carrier.

The Claim Process

When a claim is brought, the claims adjuster reviews the allegations and requested compensation for coverage. If coverage is in order, an investigation is begun. During the investigation, the adjuster will speak with you, obtain records, may have the records reviewed by one or more experts and then decide if the claim should be accepted or denied. If accepted, an attempt is made to settle. Sometimes a defense attorney is hired to assist in this process.

The Lawsuit Process

The lawsuit process is like that of the claim; however, each party is represented by an attorney. The investigation process is called “discovery”. The parties to the suit, witnesses and experts may be asked to give information under oath during a deposition. Sometimes we hire a trial consultant to help prepare you for giving testimony. A lawsuit ends one of three ways: Dismissal, Settlement, or a Jury decides during trial.

Contact us today to find out how we can help!



PO Box 342

Bellevue, WA 98009-0342

Phone: 425-452-9223

Email: myproliability@gmail.com