When a PI claim threatens, experience is everything.

Independent professional indemnity claim adjusters instructed by insurers and law firms across the UK and Republic of Ireland.



A complete PI claims service

Liability review • policy coverage • technical construction analysis • quantum • mediation, ADR and litigation support

WHY THE WHOLE CLAIM MATTERS

The answer is rarely in the numbers alone.

A professional indemnity claim turns on the relationship between duty, evidence and loss. We test that chain before treating the claimed cost as the measure of exposure.

DUTY

What was the professional actually retained to do, and what standard applied?

EVIDENCE

Do the documents, site evidence and expert material establish breach and causation?

LOSS

What loss flows from that breach after betterment, mitigation, caps and other recoveries?

Only then do we advise on reserve, strategy and the commercial route to resolution.



FIVE CONNECTED DISCIPLINES

One specialist team. The whole PI claim.

Each workstream informs the others, giving insurers and legal teams a coherent view of exposure, strategy and settlement value.

01	**Liability review**	Analyse duties and scope; test alleged breaches; address causation and professional standards.
02	**Coverage review**	Apply policy wording; review exclusions, endorsements and the practical effect of disputes.
03	**Technical analysis**	Review contracts, drawings, specifications and evidence; attend site where required.
04	**Quantum assessment**	Test remediation scope and cost; address betterment, mitigation, caps and recovery.
05	**Resolution support**	Prepare position papers; support negotiation, mediation and proceedings.



BUILT ENVIRONMENT AND PROFESSIONAL SERVICES

Deep sector knowledge. Real-world insight.

We concentrate on technically demanding PI claims rather than general property, motor or liability adjusting.

01	**Construction (D&C)**	Design responsibility, change, procurement and remediation.	02	**Engineers**	Structural and civil design, calculations and causation.
03	**Architects**	Design, specification, administration and coordination.	04	**Surveyors**	Inspection scope, defects, valuation and RICS standards.
05	**Management companies**	Professional duties, maintenance and claimed loss.	06	**Estate agents**	Misrepresentation, reliance and transaction evidence.
07	**Insurance brokers**	Placement duties, policy adequacy and uninsured loss.			



FROM FIRST INSTRUCTION TO DECISION

A claim should become clearer at every stage.

Our role is to identify what matters early, test it efficiently and turn the evidence into decisions insurers and legal teams can act on.

1. **TRIAGE**
   Define the real issues and immediate evidence needs.
2. **INVESTIGATE**
   Build the factual and technical record.
3. **TEST**
   Challenge duty, breach, causation and claimed loss.
4. **ADVISE**
   Set reserve, strategy and settlement parameters.
5. **RESOLVE**
   Support negotiation, ADR or proceedings.

The emphasis is proportionate investigation: enough evidence to reach a defensible view, without process for process's sake.



A SPECIALIST PI PRACTICE

Independent judgement, focused on the decision.

For more than 25 years, Adjustability has concentrated on professional indemnity claims across the built environment and professional services.

25+ YEARS

Specialist professional indemnity claims experience.

INDEPENDENT

Each instruction tested on its own facts and evidence.

TECHNICAL + COMMERCIAL

Analysis that connects project detail with claims strategy.

ONE CLEAR VIEW

Advice framed around exposure, options and resolution.

DISCUSS A NEW INSTRUCTION | info@adjustability.net | +44 (0) 203 657 3034

