

Claims
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platform

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When Construction Claims Get Complicated

The Value of Specialized Claims Advocacy

Construction claims rarely involve a single damaged asset, a straightforward policy interpretation or one party making a decision. They often develop across contracts, professional responsibilities, project records, technical investigations and multiple insurance policies, with owners, contractors, consultants, adjusters, experts and legal counsel all advancing different perspectives. Achieving a strong outcome therefore requires more than submitting a claim and waiting for a response. It requires deep construction knowledge, disciplined documentation, a clear coverage strategy and coordinated communication that keeps every stakeholder working from the same facts. The following examples illustrate how a construction-specialized broker with experienced claims advocates can bring those elements together – and materially improve the result for the client.

Case 1: Turning a complex project record into a $9 million settlement

Water intrusion and alleged design errors across several school projects created a claim involving roof and floor damage, cost overruns and questions about the construction manager's oversight responsibilities. The challenge was not simply proving that damage had occurred; it was organizing years of project records, separating design issues from construction-management obligations and presenting the facts in a way that allowed the insurer to evaluate coverage efficiently.

What we did: Platform's claims team guided the notification process, helped assemble the relevant contracts, correspondence, policy information and project documentation, and maintained focused communication with the insurer as the scope of the loss developed. That coordination gave the client a clearer path through a technically complex, multi-project claim and helped keep the coverage discussion aligned with the policy rather than fragmented across competing allegations.

Result: The matter ultimately reached a $9M settlement.

Case 2: Coordinating the response to a $3.5 million environmental loss

During blasting for a highway expansion near agricultural and residential properties, ground vibrations contributed to E. coli migrating from soil beneath a pasture into the local aquifer. Nearby residents relying on well water became ill, and remediation and compensatory damages exceeded $3.5 million. The claim brought together environmental science, construction operations, bodily injury allegations, public concern and complex questions of causation. Early coordination was essential.

What we did: Platform's claims team helped the contractor report the matter promptly, organize technical and project information, establish communication protocols and engage the insurer before positions hardened.

Result: By keeping the contractor, insurer, investigators and remediation participants working from a consistent factual record, the claims team helped the client navigate an unusually sensitive loss while protecting the integrity of the coverage process.

Case 3: Adding $2 million to the recovery through persistent negotiation

A significant property loss initially produced an additional payment offer of $1.68 million, while unresolved deductible and liability issues stalled the broader settlement.

What we did: Rather than treating the insurer's position as the end of the process, Platform's claims advocate maintained the negotiation, connected the outstanding issues and escalated the file with a complete view of the client's financial and operational exposure.

Result: The final agreement secured a further $2 million payment and brought the total claim recovery to $4.9 million. It also recognized prior deductible payments, addressed future obligations through a promissory note and preserved the insurer's management of the associated liability claim. The result was more than a higher payment: it was a coordinated resolution that improved liquidity, avoided an immediate lump-sum burden and gave the client a workable path forward.

The $2 million increase demonstrates why complex claims cannot always be resolved through a conventional adjustment process. When coverage, deductibles, liability issues and payment terms are interconnected, an experienced claims advocate can keep negotiations moving toward a resolution that addresses both the insured loss and the client's broader financial needs.

Case 4: Calculating delay & acceleration costs on a hospital project

On a hospital construction project, delays and disrupted sequencing generated additional construction costs, acceleration measures intended to recover the schedule and extended general conditions.

What we did: Platform's claims team analyzed the project schedule to identify the activities driving completion, connected those time impacts to added supervision, site facilities, labour and other time-related costs, and distinguished default-related losses recoverable under subcontractor default insurance from separate impacts to be addressed with the owner.

Result: By combining schedule analysis with disciplined cost allocation and supporting documentation, the team quantified the loss, supported negotiations under the policy and helped the contractor pursue the appropriate recovery from each responsible party.

These claims arose from very different events, but the successful response depended on more than construction knowledge, policy interpretation and technical analysis. It also required an understanding of how insurers evaluate and manage claims, what adjusters need to advance a matter internally, where decision-making authority sits, what may be delaying progress and when it makes sense to negotiate, push or escalate.

Effective claims advocacy means understanding what the insurer needs to properly evaluate and resolve the claim, making sure that information is presented clearly and persuasively, and protecting and advancing the client's interests throughout the process.

That is the advantage of working with a broker that has a dedicated claims team. Clients are not left to navigate a complex loss themselves or rely on someone for whom claims is only one part of their job. They have experienced advocates bringing together construction knowledge, coverage expertise, an understanding of the claims process, insurer relationships, technical resources and negotiation experience to manage the claim as a coordinated strategy.

Good claim outcomes should not happen by chance. They should be the result of preparation, experience, strategy and persistent advocacy.

Better claim outcomes. Not by chance, but by design.

The examples in this article are based on actual claims experience involving Platform's claims advocacy team and specialist construction-claims consultants. Together, they demonstrate the value of construction-industry knowledge, technical coverage expertise, forensic schedule and cost analysis, and coordinated advocacy when clients face complex losses.



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About Platform

Platform is a national employee-owned risk advisor helping Canada's physical economy turn risk into resilience. Our differentiated value comes from our deep industry expertise, risk intelligence and disciplined execution.

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