

About Us

EXPERIENCE INSURANCE CLAIMS IN A WHOLE DIFFERENT WAY



HIGHLY-QUALIFIED WORKFORCE

150+ Adjusters with 5+ years' experience or more.



ADVANCED TECHNOLOGY SYSTEMS

Xactware & Symbility Technologies, Timely Turnaround, & Consistent Process from Intake to Return

Top Shelf Adjusting was founded in 2024 with a vision of servicing claims in a new way. With a focus in closing claims efficiently and effectively, Top Shelf Adjusting quickly grew in the industry.

After years of experience working as Staff Adjusters, General Adjusters, and Managers; the owners created a company capable of handling all property losses including up to \$40 million. The owners of Top Shelf quickly realized independent firms were missing the mark in the handling of daily claims & large losses and felt the need to change the daily handling of claims. We chose to create a network of experienced, highly-qualified insurance adjusters who receive consistent training on file management, processes, and handling procedures.

At Top Shelf, we are passionate about claims and making a positive change in the Independent Adjusting claims handling process. Top Shelf is backed with over 50 years of insurance, restoration & construction knowledge.

As a privately held independent adjusting firm, Top Shelf Adjusting provides high quality Property & Catastrophe Claims Services.

Top Shelf Adjusting has grown to a team of adjusters that provide claim solutions in twenty-three states. We will always provide you with the highest quality of professional adjusters.

Our Coverage Map:



States that we proudly service:

Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, West Virginia, & Wisconsin.

Daily / Multi-Line Claims **We Can Help**

Innovative Technology

Our systems track predictive modeling to ensure seamless claims management from beginning to end.

Our Expertise

Our team can assist with claims of all complexities.



Trusted Network

Our highly-qualified team of contracted adjusters across the coverage area specializes in claim handling and management. We are always available to assist you in Property Claims from start to finish.



Superior Quality Assurance

We offer dedicated account managers to manage all aspects of the claims world from small to mid to large. With our advanced system, we offer consistent file management, quality control, and accurate indemnifications.



Tailored Solutions

We provide you with your own customized claims handling at a moment notice no matter the size of your claim.



Experienced Professionals

Access to experienced personnel who understands your needs. Our resource divisions consist of: Independent Adjusting, Property, Catastrophe, Product Liability, Construction Defect, and Appraisal/Alternative Dispute Resolution.



Residential Daily Property

Wind, hail, water, and fire can wreak havoc on the homes of the Insured and insurance carriers alike. When these catastrophes occur, the number of affected properties can be daunting for even the biggest of carriers. Top Shelf Adjusting can bolster your adjuster team with experienced professionals.

Our experienced team of 150+ adjusters investigate property damages both big and small. In fact, no matter how large your loss is, our teams investigate each claim individually. Each adjuster comes equipped with individual errors and omissions insurance to provide carriers with the best service available. In addition, we supplement these investigations with advanced technologies like Xactware & Symblity.



Commercial Daily Services

Timing is everything. Many insurance carriers do not employ the staff necessary to handle the volume of claims across their coverage areas. At Top Shelf, we employ adjusters who are knowledgeable with local ordinances and building codes because they live where they work. Whether you need one adjuster or a whole team of adjusters, our network of professionals can be on site within 24-48 hours of any disaster in the coverage area to support your staff and meet your policyholders' urgent needs.

- We use experienced professionals, most with a minimum of 5 years in the industry, resulting in fewer errors and re-opened claims.
- Our adjusters can manage complex losses that require the coordinating of experts and services.
- Transparency and visibility are available through the entire claim process. We offer complete software integration from our system to yours, which provides faster on boarding processes.



Farm & Large Loss

Farm Property damage claims & large losses are complex and specialized claims. At Top Shelf Adjusting, we have the experience and specialized understanding to uncover every aspect of the damages. Whether it is one building/barns or one hundred building/barns, our team of specialized adjusters can quickly navigate the scope and secure an accurate estimate of the loss.

- Our team has extensive experience in managing Farm & Large Losses, thus providing value to all parties involved. We ongoing training, quality assurance reviews, and management involvement to assist with policies and the application of coverages, best practices, and more.
- We offer dedicated account managers to manage all accounts & the outcome is superior quality assurance with consistent results.
- We investigate all claims according to your guidelines and provide an appraisal with a detailed estimate of damages, regardless of the claim type. who work with Top Shelf Adjusting to provide quality



Residential & Commercial Catastrophe

When disaster strikes at home, you want your claims investigated fast and accurately. Top Shelf Adjusting can dispatch a single adjuster or an entire team, depending on the size and scope of damages. This allows us to respond quickly to the insurance carrier's requirements, no matter how extensive those may be.

After the investigation, we provide a comprehensive damage estimate which includes a report detailing what occurred, a detailed sketch and photos that support the findings of the investigation. The Insured party can then rest easy, knowing their claim has been processed reliably.



Why Choose Top Shelf Adjusting.....

We provide our clients a competitive advantage through the following:

- Time is critical in a catastrophic event. Our adjusters can be onsite within 24-48 hours and will provide consistent and timely delivery of investigations allowing your company to process claims as quickly as possible.
- We investigate all claims according to your guidelines and provide an appraisal with a detailed estimate of damages, regardless of the claim type.
- We offer every carrier a unique, custom-made solution and complete software integration from our systems to yours. Our claims process includes a detailed estimate of damages, a written report, and photos documenting the damage. If needed, an agreed upon estimate with the PA, contractor or Attorney can be provided.
- Our goal is to provide insurance carriers high-quality work that meets their expectations and the expectations of their policyholders.

EXPERIENCE THE TOP SHELF ADJUSTING DIFFERENCE TODAY!