



THE MORGAN LAW GROUP

YOUR POLICY ADVOCATE

Handling Claims Nationwide

**Your Leading
Insurance Claim
and Disputes
Attorneys for
Over 25 Years**

REPRESENTING

Colorado

Georgia

Florida

Louisiana

Mississippi

North Carolina

Tennessee

Texas

The Morgan Law Group:

Your Trusted Policy Advocate in Property Damage Insurance Claims

The Morgan Law Group is a nationally recognized law firm specializing in property damage insurance claims disputes. With over 25 years in business, our seasoned attorneys boast a proven track record of success in securing justice for our clients and have recovered over \$1 billion. We understand the complexities of property damage claims and are committed to helping you navigate the legal landscape.



At The Morgan Law Group, we prioritize your peace of mind. That's why we offer a complimentary consultation to discuss your unique case and provide clear guidance on your legal options. When it comes to property damage insurance disputes, trust The Morgan Law Group to be Your Policy Advocate, ensuring that you receive the compensation you rightfully deserve.

Results



PROPERTY DAMAGE

\$450,000

NOVEMBER 2025

Our client in Louisiana suffered wind damage to his home. The insurance company offered them a settlement way below amount needed to make their repairs. Our team stepped in and got him \$450,000.

PROPERTY DAMAGE

\$365,000

JULY 2025

Our clients' home in Naples, FL suffered severe damage during Hurricane Ian. They needed help with their claim and turned to The Morgan Law Group. Their insurance company initially offered them nothing for their claim. Our team was able to get them \$365k for their damages.

PROPERTY DAMAGE

\$5.26 million

NOVEMBER 2023

Our team represented a condominium association that suffered extensive damage from Hurricane Irma. Our team fought for them and got the association over \$5 million for their damages.



No Guarantee of Results:

These results are meant only to provide information about previous cases. They are not intended as a guarantee that the same or similar results can be obtained in every matter undertaken by our attorneys; you should not assume that a similar result can be obtained in a legal matter of interest to you. The outcome of a particular matter can depend on a variety of factors.

Client Testimonials

01

Highly Skilled and Results-Driven Team! I was confident that my insurance claim was valid, but after it was wrongly denied, I knew I needed the right legal expertise to fight back. That's when I turned to Morgan Law Group, and I'm so glad I did. Their team was incredibly professional, responsive, and strategic from the start. They understood the complexities of my case, kept me informed throughout the process, and ultimately got the denial reversed.

Their knowledge and persistence made all the difference. If you're dealing with a denied insurance claim, I highly recommend Morgan Law Group, they know exactly what they're doing and truly deliver results.

KARI M.

02

I wanted to let everyone know how much I appreciate and thank everyone from your office and all the lawyers and all the clerks that helped me with this matter. Everyone was very nice and available to speak with from the beginning when I submitted the report of my crash until the end.

CHRISTINA S.

03

I had an excellent experience with this law firm. They were efficient, caring, and attentive throughout the entire process.

KARLA S.

04

This was a great law firm. They were professional and helpful throughout the entire process. I will gladly use them again and recommend them to anyone looking for a great law firm in the area.

STEVEN H.

05

"My experience working with the Morgan Law Group was very professional and very rewarding. From the initial communication to the very end I was well informed and very supported. I highly recommend The Morgan Law Group to anyone needing professional help and/or advice in making decisions that may have an impact on your current well being as well as impacts on your future status."

IRVING B.



**Click to Watch the Video
to Learn More**

Why The Morgan Law Group

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OVER
\$1 Billion
WON FOR OUR CLIENTS

Our experienced insurance attorneys and dedicated staff work alongside roofers and public adjusters to support claims from start to finish. We step in when a claim is delayed, underpaid, or wrongfully denied—protecting the integrity of your estimate, scope, and documentation throughout the adjusting process. If the carrier refuses to honor the policy, we are fully prepared to litigate.

We handle claims on a contingency-fee basis, so there is no upfront cost—we only get paid if we recover. Insurance companies rely on teams of trained adjusters and lawyers to minimize payouts. When your work, your client, and your reputation are on the line, partnering with experienced coverage counsel helps level the playing field.

Claim Types

Providing Assistance From Inception of Claims Through Litigation

COMMERCIAL AND RESIDENTIAL PROPERTY INSURANCE CLAIMS

- Appraisal Services
 - Arbitrations
 - Broken Pipes & Burst Pipes
 - Bad Faith Law
 - Breach of Contract
 - Boat
 - Business Damage
 - Claim Submission
 - Condominium
 - Denial Review
 - Earthquake
 - Fires
 - Frozen Pipes
 - Hail
 - Hurricane
 - Government & Municipal Buildings
 - Hotels
 - Lightning
 - Mudslides
 - Policy & Claim Evaluation
 - Roof
 - Residential
 - Storm
 - Tornado
 - Underpayments
 - Water
 - Wind
-

Pipe Bursts & Water Damage

Extensive experience for a swift
& fair recovery.



WATER DAMAGE can cause catastrophic losses to a property, with far-reaching consequences that go beyond the visible signs. The insidious effects of water damage include toxic mold growth, structural damage, and unsightly staining, all of which may necessitate expensive and extensive repairs. Given the high stakes involved, it is imperative to have a clear understanding of the provisions in your insurance policy and how to accurately assess the extent of the damage. Insurance companies, after all, thrive on collecting premiums, not on paying out claims. Regrettably, in their pursuit of profitability, many carriers resort to cost-cutting measures.

At The Morgan Law Group, we have a wealth of experience in identifying and combatting these delay tactics. A significant portion of our practice is dedicated to effectively handling and litigating water damage claims. Our commitment is to ensure a swift and equitable recovery for our clients, allowing them to regain control of their properties and their peace of mind.

Fire & Smoke Damage

FIRE can lead to the total loss of your home or business. Oftentimes, the aftermath is just as devastating as the event itself. While insurance should provide coverage and peace of mind, carriers often make the road to recovery frustrating by failing to properly adjust, underpaying, or denying a valid claim.

Maximize your
insurance claim.

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The Morgan Law Group will work with you to properly quantify and report your claim. We communicate directly with your insurance company to save you time, alleviate stress, and assure you that your claim is properly adjusted. Our goal at The Morgan Law Group is to ensure that you are paid what you are owed.

[PolicyAdvocate.com](https://www.PolicyAdvocate.com)

Hurricane Claims

Streamlined litigation process.



HURRICANES are a part of life in many places across the country. Oftentimes, there is not much a property owner can do except to have a good insurance coverage and to make preparations. Navigating the complexities of your policy and understanding your duties as an insured can make the difference between receiving payment and having your claim denied.

Our team at The Morgan Law Group manages the entire process, from reporting your claim to final payment. Our firm collaborates with our damage consultants to fully adjust your claim, ensuring that an accurate estimate of damages is prepared forecasting costs and potential damages that may not be readily visible after a storm. Selecting The Morgan Law Group to adjust your insurance claim means you will have an attorney managing and documenting all communication with the insurance carrier, allowing for a streamlined litigation process should the insurance carrier not fulfill their duties under the policy.

Condominium Claims

WHEN AN INSURABLE event results in damage to a condominium or homeowners' association, the association's managers and board of directors are responsible for filing insurance claims. Navigating between your bylaws and your State's Statutes can be challenging for even the most seasoned property manager or director. Different perils may trigger different coverages, and missteps can result in millions of dollars lost in insurance proceeds.

Maximizing your recovery.

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The Morgan Law Group has extensive experience working with condominiums and homeowners' associations, and we provide custom claims solutions to meet your needs. Whether your property was damaged by wind, fire, or water, our goal is to maximize your recovery.

Residential Claims

Maximize recovery & minimize negotiating.



A **RESIDENTIAL** property insurance claim can be a disruptive event in the life of any policyholder.

The Morgan Law Group's team of attorneys and damage experts work with homeowners to recover the funds they are entitled to under their policy. Our firm adjusts your claim ensuring you maximize your recovery and minimize time spent negotiating with the carrier. Homeowner insurance policies contain ambiguous language that is often used by insurance companies to deny or underpay claims, and our lawyers help you to understand your rights. As attorneys we can adjust and, if necessary, litigate insurance claims on a contingency basis, meaning we do not get paid until you do.

Government & Municipal Claims

The Morgan Law Group provides solutions to

help municipalities recover more efficiently, effectively, and proactively. We have the expertise and resources to successfully resolve these types of claims, allowing the public services your constituents rely on to resume as expeditiously as possible.

Expertise & resources.

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OUR FIRM not only understands the law, we helped to write it. After Hurricane Maria, our Firm established Bad Faith and Statutory fee laws to protect the people of Puerto Rico against the insurance industry. The laws brought accountability to the insurance companies preventing them from frivolously denying claims. As state and local government officials grapple with an evolving landscape of natural disasters, they need a law firm that can deliver results. Our firm has a proven record of representing municipalities and local governments, and we have successfully represented over 1 billion dollars in Government and Municipal insurance claims.

Hotel Claims

Minimizing the interruption
to your business.



HOTELS are typically located in “high risk” coastal areas prone to insurance claims. Damage to critical systems or the building envelope can be costly. Most insurance policies provide coverage for losses like fires, pipe bursts, and windstorm damage. However, a delay or underpayment of an insurance claim can cost a hotel more in business interruption than the cost of the damage to the physical structure.

Having successfully representing over 3,500 hotels, **The Morgan Law Group** intimately understands the intricacies of hotel insurance claims. We make it our mission to recover every dollar owed under the provisions of your policy as expeditiously as possible and to minimize the interruption to your business.

Hail Damage

HAILSTORMS can be costly. While a standard homeowner policy provides coverage for damage from hail, your insurance company may be more interested shifting repair costs to you by reducing the amount paid on a claim.

Seeking
fair recovery.

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The Morgan Law Group collaborates with our damage consultants to assess and, if necessary, adjust the amount of damage for coverage under a claim. If repairs are ignored, tile, shingle, and roof damage may quickly result in leaks, mold, and interior water damage. Retaining The Morgan Law Group to manage your hail claim will expedite the insurance claim process and will seek a recovery that is fair and that returns your property to pre-hail condition.

Frequently Asked Questions

What types of claims are best suited for attorney involvement?

Claims involving significant roof damage, hurricane or wind losses, water intrusion, mold, or fire damage often benefit from legal escalation.

Claims with engineer reports, scope disputes, depreciation issues, repeated inspections, or low settlement offers are particularly strong candidates.

What documentation should be provided when referring a claim?

Helpful materials include photos, estimates, inspection reports, correspondence with the carrier, denial or payment letters, and timelines. Even if documentation is incomplete, The Morgan Law Group can step in at any stage and help fill gaps.

How are homeowners impacted financially when a claim is referred to The Morgan Law Group?

Most property damage cases are handled on a contingency fee basis, meaning homeowners typically pay no upfront legal fees. Legal fees are only collected if there is a recovery, allowing clients to pursue full policy benefits without additional financial strain.

Why do insurance companies treat claims differently once The Morgan Law Group is involved?

Legal representation signals that the claim will be closely monitored for compliance with the law and policy obligations.

Insurers are more likely to respond timely and thoughtfully when they know improper handling may result in legal consequences.

When should a public adjuster or roofer refer a claim to an attorney?

A referral is appropriate when a claim becomes delayed, underpaid, partially denied, or fully denied, or when the insurance carrier becomes uncooperative or adversarial. Once negotiations stall, inspections repeat without progress, or coverage positions shift unfairly, legal involvement helps protect the claim and push it forward.



How can an attorney help when insurers challenge scope or causation?

Attorneys work alongside your documentation and expert findings to challenge biased or incomplete carrier reports. They demand proper investigations, counter unsupported conclusions, and ensure causation determinations comply with policy language and applicable law.

Does bringing in an attorney reduce the public adjuster's or roofer's role?

No. Public adjusters and roofers remain critical to the claim. Attorneys rely on your inspections, estimates, and expertise to build the legal case. Legal involvement enhances the value of your work by ensuring it is properly considered and compensated.

What services do we provide?

Our legal team is trained to handle every aspect of your insurance claim from the beginning to the end.

Policy Review to ensure our clients understand their coverage and exclusions.

Claim Filing by making sure all necessary documentation is included.

Claim Investigation by conducting an independent investigation to gather evidence to support the claim.

Negotiation with the insurance company to reach a fair settlement.

Denial Appeals by appealing the decision and providing legal arguments to support the claim.

Hiring Expert Witnesses such as contractors or appraisers, to provide professional opinions on the extent of the damage and the costs of repairs.

Engaging in Litigation by filing a lawsuit and representing the homeowner in court.

Engaging in settlement negotiations with the insurance company to achieve a fair and equitable resolution.





THE MORGAN LAW GROUP

We are
**Your Policy
Advocate.**

Award Winning Law Firm

OVER

\$1 Billion

WON FOR OUR CLIENTS



AV[®] PREEMINENT[™]
Martindale-Hubbell[®]
Lawyer Ratings



M | L | G

As Seen On



The Miami Herald



ESPN



The Times-Picayune

THE NEW ORLEANS
ADVOCATE



PolicyAdvocate.com

Contact Us

Hablamos Español

(888) 904-2524

intake@morganlawgroup.net

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Attorneys for Over 25 Years