

JEFFREY S. AAL, A.I.C.

Public Insurance Adjuster | Insurance Claims Expert

PUBLIC PROFESSIONAL CURRICULUM VITAE | OCTOBER 6, 2026

PROFESSIONAL PROFILE

Jeffrey S. Aal is an insurance claims professional with more than thirty years of experience across carrier, independent-adjusting, and public-adjusting roles. Since 1995, his work has included commercial and personal-lines property claims, large-loss investigation, repair scope and valuation analysis, Xactimate estimating, contents documentation, subrogation, litigation management, and claim resolution. He provides attorney and expert support involving claim-file review, estimate comparison, repair scope, pricing, documentation, payment issues, and claim-handling factual analysis. His work emphasizes source control, clear limitations, and practical conclusions grounded in the available record.

CORE AREAS OF PRACTICE

First-party property claim review	Xactimate estimating and estimate comparison
Scope, quantity, pricing, and repair sequencing	Contents inventories and replacement-cost documentation
Claim chronology, documentation, and payment review	Public adjusting and large-loss claim presentation
Opposing estimate and report review	Expert reports, mediation support, deposition, and trial testimony

CREDENTIALS, LICENSES, AND EDUCATION

Professional designation	Associate in Claims (A.I.C.)
Individual licenses	Arizona #7044105; Colorado #677733 ; New Mexico #7044105; Nevada #3432181; Utah #716626; others upon request.
Individual NPN	#7044105
Agency / entity	Agency NPN #16482602; Absolute Adjusting, LLC; Arizona Corporation ID - L11181483
Education	California State University, Bakersfield - Bachelor of Arts, 1992



PROFESSIONAL EXPERIENCE

2022 to present | Public Claims Adjuster / Managing Member | Absolute Adjusting, LLC | Arizona

Founded and leads a public-adjusting practice serving commercial and residential policyholders in large-loss property claims. Work includes claim measurement and documentation, Xactimate estimate preparation, contents and valuation support, negotiation, and expert assignments for litigation counsel in state and federal matters.

2018 to 2022 | Executive General Adjuster / Public Adjuster | IPA / SunPoint | California

Represented policyholders in complex property losses throughout the western United States, including catastrophe claims arising from the Carr, Woolsey, and Camp wildfires. Responsibilities included claim investigation, documentation, estimating, valuation, negotiation, and multi-state file management.

2007 to 2018 | Branch Claims Manager / Principal | Absolute Adjusting - Independent Adjusting | Arizona

Established and managed a multi-state independent-adjusting operation handling commercial and personal-lines property and casualty assignments for national and regional insurers. Responsibilities included staffing, quality control, client service, compliance, large-loss oversight, and operational management.

2002 to 2007 | Branch Claims Manager | American Claims Experts (A.C.E.) | Arizona

Opened and managed the Arizona branch. Oversaw commercial and personal-lines property and casualty files, large-exposure losses, claim quality, coverage and documentation review, regulatory compliance, and branch growth.

1999 to 2002 | Branch Claims Supervisor / Acting Regional Supervisor | Magna Carta Insurance / Public Service Mutual | California

Helped build a western claims operation for a multi-line commercial insurer. Created claims procedures and audit criteria, managed larger files and litigation, conducted compliance audits, and provided fraud-awareness training and agency referrals.

1998 to 1999 | Claims Supervisor | California Insurance Group | California

Supervised inside and field adjusters handling commercial and personal-lines property and general-liability claims. Managed assignments, file quality, productivity, reserve reconciliation, large losses, fraud investigations, and dispute resolution.

1998 | Senior Branch Claims Representative | Preferred Risk | Missouri

Handled specialty and personal-lines property and general-liability claims from investigation through resolution, including scope, valuation, subrogation, and litigation management.

1995 to 1998 | Branch Claims Representative | California Insurance Group | California

Handled a high-volume field caseload from initial investigation through resolution, including commercial and personal-lines property, liability, valuation, settlement, subrogation, and litigation management.



EXPERT WITNESS AND ATTORNEY SUPPORT

Since 2022, Mr. Aal has been retained in state and federal matters involving property claim handling, estimate development and comparison, repair scope, pricing, valuation, and claim documentation. Assignments have included document review, site inspection, Xactimate estimate generation, expert reports, supplemental and rebuttal reports, consultation with counsel, deposition testimony, and trial testimony.

REPRESENTATIVE EXPERT AND CONSULTING SERVICES

- Initial claim-file screening and expert-viability review.
- Claim chronology, document-conflict analysis, and missing-information review.
- Carrier, contractor, public-adjuster, and opposing-expert estimate comparison.
- Scope, quantity, pricing, trade-sequencing, overhead-and-profit, and depreciation analysis.
- Contents inventory, replacement-cost documentation, and pricing-readiness review.
- Claim-payment and holdback documentation review within the assigned factual and technical scope.
- Expert report preparation, rebuttal support, mediation support, deposition preparation, and testimony.

TESTIMONY EXPERIENCE

- Deposition testimony in a federal property-insurance matter in 2022.
- Trial testimony in a Colorado property and construction dispute in 2025.

METHODS AND TOOLS

Estimating and valuation	Xactimate estimating, line-item comparison, quantity and scope review, and repair-cost analysis.
File analysis	Digital claim-file review, document indexing, chronology development, source tracking, and issue mapping.
Professional controls	Separation of verified facts, file observations, assumptions, limitations, technical opinions, and counsel-reserved legal issues.

PUBLIC CV LIMITATION

This public CV is a general qualifications summary. It is not a retained-matter list, testimony disclosure, expert report, engagement agreement, or fee schedule. A detailed litigation CV, retained-matter history, testimony information, references, and engagement terms are available to counsel when appropriate.

PROFESSIONAL CONTACT

Absolute Adjusting, LLC | P. O. Box 1991, Payson, AZ 85547 | (480) 628-6818 | www.AbsoluteAdjusting.com