



Mark Pierce

Mark Pierce | Operations Director

Welcome

*We hope you have had a great Christmas.
Best wishes for the New Year.*

Thanks for your continued support in 2019. Our response to the weather events in late October and early November was well received and we have already had many compliments from policyholders, brokers and Insurers.

Criterion has continued to grow steadily over the past three years through investment, recruitment and increased market activity. We are now moving into our next chapter of growth, which will see us gradually build our specialist Major Loss, Fine Art, High End Residential Real Estate, TPA and Surveying Valuations service lines. You will hear more from us over the coming months about all of these.

In the Spotlight

We spoke to Andrew Marchington, Claims Manager at Clear Insurance about HNW claims.

What do you do at Clear Insurance?

I am one of two claims managers that look after our claims team of fourteen. We handle a large amount of claims across a varied portfolio, mainly commercial property and fleet, but also all aspects of liability claims, professional indemnity and D&O claims.

What are your major challenges when dealing with HNW claims?

HNW claims have their own particular set of challenges. Both the Insured, and the Broker who has placed the business, have extremely high expectations of service. Not just in terms of claims being paid but of timescales and of the quality of supplier used. These are often straightforward claims but there is no room for any complacency in the handling. At all stages in the process, the claim must be handled effectively and within agreed timescales. On going costs incurred, such as alternative accommodation or car hire, will also reflect the Insured's own circumstances and will naturally be higher than other business. So there is added incentive to ensure the matter is resolved as quickly as possible.

What do you look for in a HNW claims adjuster?

Good, reliable communication is essential. A HNW adjuster has to understand the Insured they



are dealing with, and be able to establish a trusted, positive relationship quickly to enable the claim to proceed without unnecessary difficulties. All the stakeholders in a claim need to be in regular contact.

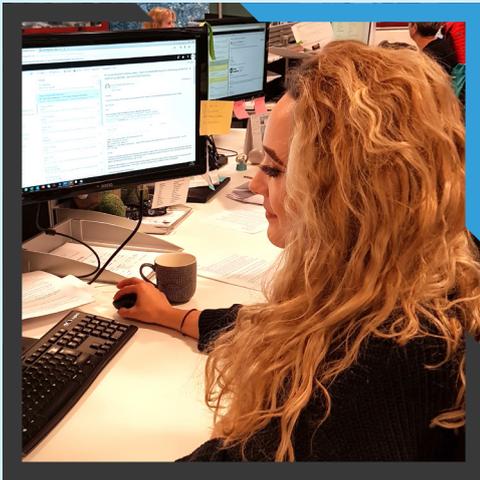
How does Criterion help?

Universally across my team, I always receive positive feedback regarding communication from Criterion's adjusters, even if this is chasing us! It demonstrates they are pro-active in dealing with claims, and taking the lead rather than simply awaiting for others. This has been especially effective on subsidence claims, which are notorious for taking a long time and involving many stakeholders. Criterion's adjusters have regularly proved themselves reliable. At the initial notification of the loss, for the claims handler to be able to assure the Insured that the claim is in 'safe hands' and be able to recommend the adjuster makes a huge difference in terms of client relationship and retention.



Rising Star

Lily Leveson Underwood joined Criterion over two years ago as an office administrator handling all new incoming claims. Now 21 years of age, Lily has progressed to a secretarial position to adjuster Adam Smith who covers the North London and the Northern Home Counties.



“My role is to provide Adam with full administrative support including typing reports, engaging with suppliers and making sure his diary is up to date. One of the biggest challenges is when we encounter a surge event and that can mean Adam attending claims outside his normal geographical area. This was the case when the ‘Beast from the East’ hit in March 2018. In the first week of that surge Adam handled what would usually have been a whole month of claims. This was a real challenge for the whole Support Team but one we enjoyed and where we really delivered for our clients.

At Criterion we believe in doing good and supporting the local community. I sit on our Charity Committee and help organise various events during the year. Our nominated charity for 2019/20 is the Cancer Department at the Royal Surrey County Hospital in Guildford.”

Award winners

Congratulations to our Operations Manager David Mello (right) and Adjuster Sean Fitzgerald (left) who have both been at Covea’s 2019 Licensed Loss Adjuster Awards. David won the HNW Adjuster of the Year award whilst Sean picked up the Customer Champion award.

Jackie Cooper at Covea said of David: “This is not because of one particular claim but more about the support David provides throughout the year. He is always approachable, extremely helpful, efficient and understands our philosophy. He is happy to get involved and find ways to move a claim forward if we are experiencing issues. Technically he is my go to person”.

For Sean, Joanna Barker at Covea commented: ‘I would like to nominate Sean Fitzgerald for his work on claims for Miss Stephanie Goldstone - insured is just about to make her 5th claim. Sean has dealt with them all - not all the same property. However, the client panics a lot and Sean’s soothing manner calms her and he deals professionally with the issues that have arisen.’

The judges were unanimous in agreeing that David and Sean were very worthy winners.



New faces

To support our growth plans we are pleased to announce two key appointments. Firstly, David Pow has joined us to grow our strong position in the Scottish market. Helena Evans will be joining us in February as Head of Specialist Services and will be helping to develop a number of our service lines.

