



## Welcome

*Our latest client newsletter comes at a time of major uncertainty for us all. Q1 has truly been without comparison.*



*Mark Pierce*

Mark Pierce | Operations Director

Firstly, Storms Ciara and Dennis brought widespread flooding and damage across many parts of the UK and as a surge event presented us with the usual logistical challenges. These storms were quickly followed by the Coronavirus outbreak. We are all experiencing unprecedented times and Criterion are continuing to respond quickly and decisively to the situation.

From a claims perspective we will continue to adapt how we service new claims over these coming months. Using alternative options and solutions, we are continuing to work very hard with our insurer and broker partners, and their customers, to ensure we provide a loss adjusting service to meet the demands that the circumstances place upon us as this challenging time.

## In the Spotlight

**Steve Godbold, External Claims Operations Manager at Covea Insurance provides his thought on HNW claims**

### **What's your role at Covea?**

I manage the external claim operations teams, whether it is through broker relationships, delegated authority claims handling schemes or management and oversight of our property claim supply chain. I have worked within the organisation for the past 14 years, always within the claims function. It's in my blood!

### **What are the key challenges Covea face when dealing with HNW claims?**

Ensuring that Covea and our supply chain continue to provide and deliver a first-class claims service, which exceeds expectations. What's more we do so whilst providing an efficient and cost-effective route of settling the claim. Customers' expectations are higher than ever, so we need to ensure we can manage and exceed those expectations, from the first notification through to final settlement.



### **What do you look for in a HNW adjuster?**

Technically competent, personable and able to explain a complex situation to a customer. Also being flexible in their approach and thought processes and able to consider alternative solutions to a problem.

### **How does Criterion help?**

Criterion provides an established and proficient HNW adjusting service to complement our in-house claims service, which results in a seamless service for our clients. Criterion have bought in to the Covea ethos and philosophy around customer care and service, which means that issues are few and far between and when they do exist – are resolved very quickly.



## ***Helping in a time at need***

Life as an adjuster can throw up all types of scenarios, which require an empathetic and personalised approach. This was the case when Jonathan Walls from Criterion attended a major fire claim in Lechdale, Gloucestershire in September last year.

Sadly, the policyholder was a vulnerable customer suffering from a terminal illness, so the claim needed particular care and attention to make the situation as less stressful as possible. So, Jonathan was on site quickly to explain the claims procedure and policy cover to the broker and policyholder. Jonathan was able to secure alternative accommodation for the policyholder at the insurer's expense. He also quickly arranged appointments for surveyors and a cleaning company and subsequently kept close contact with them.

Both the policyholder and his broker were very impressed by the approach adopted by Jonathan. Consequently, the policyholder decided not to proceed with his own loss assessor as he was happy that Jonathan was truly looking after his interests. The claim concluded with a very happy policyholder.

## ***Enhancing Criterion's offering***

***At the start of 2020, Helena Evans joined Criterion as Head of Specialist Services to grow our Fine Art and Specie division as well as develop new lines of business.***



"We have exciting plans to grow our Fine Art and Specie business where Criterion already has a fantastic reputation for providing a first-class service" says Helena. "At the same time, we are looking to help

brokers, corporates and insurers with claims involving high end residential real estate. Along with the rolling out of our Major Loss service, these are areas which would greatly benefit from our experience of dealing with claims for high net worth clients".

Helena believes high-end residential real estate, presents a significant opportunity for insurers and brokers to offer their clients an enhanced loss adjusting capability. "These types of properties will

have a commercial policy which protects the landlord. Dependant on the terms of the lease, the commercial policy may be required to cover an extensive amount of reinstatement of the property internally. In the event of a claim, it's likely a commercial panel adjuster will be appointed who won't necessarily have the experience or soft skills to handle the challenges of a high net worth customer's claim. For example, the alternative accommodation requirements of a HNW client, managing the expectations of key VIP stakeholders and the increased costs of the high-end fit outs, including the ever-growing world of smart home technology".

With the increased number of high-end residential developments, especially in the London market, Helena thinks there is an opportunity for brokers and insurers to enhance their HNW offering when it comes to high-end commercial real estate. She comments: "By using loss adjusters with real understanding and empathy of HNW customers, brokers and insurers can enhance their credibility with their clients for this niche area whilst reducing the lifetime of a claim".



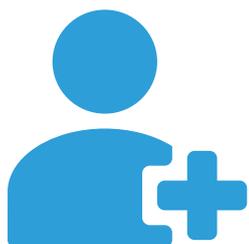
## Rising Star

*Charlotte Wignall joined Criterion in 2018 and has since become an integral part of our team. She now fulfils two important roles within the business.*

“In January 2020, I was promoted to Assistant Support Team Manager where my role is varied and very rewarding. Firstly I support adjuster Robin Graysmark by making sure his claims are in order and his busy diary is bang up to date. I also provide secretarial support to my manager Valerie Kent. I am involved in the recruitment and training of Support Team staff. Finding and training people with the right skills is something I really enjoy.

We handle a range of varied and complex claims at Criterion, which make my job really interesting. Recently I was involved in helping a couple who were lottery winners who suffered a very serious loss. I supported Robin in dealing with the issues meticulously and with care to ensure the policyholder received the best possible customer service and outcome.

I'm a bit of a petrol head in my spare time. I have a passion for cars and motorbikes and regularly visit motor shows to display my converted Ford Focus ST. I'm not sure my work colleagues appreciate the loud noise my car makes though, especially when I'm driving in and out of the office car park”.



## New Faces

We are delighted to be welcoming Mark Watts who will join us to handle claims in the Midlands region. Mark will join on the 14th April and he brings a wealth of experience in handling claims in the HNW and Major Loss space and will enhance the loss adjusting capability we provide our clients.