



Mark Pierce

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Welcome

At the time of our last newsletter in April we were just a few weeks into Covid 19 lockdown. In various guises we now find ourselves in the steady exit phase from this pandemic. Things are beginning to change for us all, albeit slowly, and life at Criterion has followed a similar trajectory.

We will continue to innovate and work closely with all our partners in what continues to be a time of major uncertainty for us all. Thank you for your ongoing support. Keep well and keep safe.

In the Spotlight

We spoke to Stephen Yule, Head of Claims at AT & A Insurance Brokers provides an insight into using adjusters for claims.

What impact has the lockdown had on the claims you handle?

Lockdown has had a marked reduction of claims not pertaining to Covid 19. So, we have had to grapple with significant numbers of travel related claims as well as reviewing cover in respect of Business interruption. We have been very proactive to get travel claims settled within reasonable timeframes. For BI claims, it has been key to establish which policies may provide indemnity and then manage client expectations. It has also been important to monitor associated issues in this arena, such as raised in press, FCA and legal action groups.

What role does a loss adjuster play in supporting your client's needs?

A loss adjuster plays an important role. It will go without saying that we want our clients claims handled, promptly, helpfully and professionally. So, we require an adjuster who will make contact without delay, provide a quick attendance at the client's premises, and gain their confidence. This demonstrates to the client that we know what we are doing



and highlights the reason they have their insurance with us. It is also important that the adjuster provides a good service during the duration of the claim, returning calls, answering e-mails and doing what they say.

How does Criterion help AT & A Insurance Brokers?

Criterion helps by providing a consistent, at the very least, good service and an understanding of both our clients and our needs and requirements. With Criterion, you get a firm where you know who you are dealing with from the outset. They also have experienced back room staff and there is none of this contacting a call centre and being on hold for 20 minutes only to get through to someone who cannot help. As such, for high net worth claims Criterion are my adjuster of choice.



Criterion Operating in Lockdown



The last quarter has been the most unusual in the history of the insurance industry. Criterion adapted quickly to new Covid 19 requirements. Our entire team continue to work from home, and we remain operational 24/7. We have been offering a combination of physical site visits, within strict Covid regulations, and 'virtual' visits via various technology platforms. These have all been undertaken based on what Criterion has always considered to be so important - client and customer choice. With so many of us now working from home incoming claim numbers have understandably reduced. However, we are still able to service claims to our usual high standards. Indeed, we have received many compliments for the way in which we have approached things. As the lockdown begins to ease, we anticipate an increase in physical site visits. Our adjusting team are trained and prepared for the new rigours of such visits in the post Covid world. The health and wellbeing of our staff and of our client's customers will continue to be of paramount importance and will be at the heart of all we do.

Covid Case Study – A caring approach during lockdown

Just before the lockdown, an insured suffered fire damage in a top floor spare bedroom. Sadly, the Insured had recently suffered a family bereavement, so the claim was put on hold with the insurer. When the insured was ready to proceed with the claim, there were restrictions on movement and works as a result of COVID 19. In addition, the Insured was, by this stage, self-isolating. We have dealt with the Insured as a vulnerable customer and shown real empathy of their plight.

By deploying video technology, Criterion was able to carry out a virtual visit to inspect the damage at the risk address without raising any health concerns with the Insured. There were some concerns as to the adequacy of the sums insured but following discussions between

ourselves, the Insured and Insurers these concerns were shared and quickly resolved.

The claim is currently progressing well with restoration suppliers addressing the smoke damage and contamination issues within strict Covid 19 regulations. Costs for repair and replacement are in preparation such that once the Insured is happy for building contractors to start works can commence. The use of video technology has allowed us to handle the claim in a largely traditional fashion still allowing us to provide our usual empathetic service. Without video technology the life cycle of the claim would have been significantly increased and with restrictions as they are, we still would not have inspected the property. Our approach has been very well received by the Insured at a difficult and emotional time for them.

New faces

New employee Fiona Jones won't forget her challenging introduction to life at Criterion in a hurry. Fiona joined Criterion having spent time working for local government in Sure Start centres. Fiona started work as a secretary in the Support Team on March 16th just seven days before the country went into lockdown. So after just five days in the office, Fiona had to decant and adjust to working from home.

"It's been an unusual start to my career at Criterion, but I've had some wonderful support from the whole team. The Support Team have a daily team video call, and this has been a good way to start the day and has been really helpful for me get to know my colleagues and the business. What's more my work 'buddy' Sam Langley is always on hand if I need help". Says Fiona.

Who knows when we may move back into an office environment, but Criterion continues to operate very satisfactorily in the current situation and can do so for months to come if required.



New Services

Our Risk Surveyors will be launching our new Broker Survey Service later this month. Further details to follow by way of direct contact and trade press.