



*Mark Pierce*

Mark Pierce | Operations Director

## Welcome

The past few months have been another challenging time for claims professionals as we all acclimatise to different ways of working in our new and restricted Covid world. The weather in the latter part of the summer brought a larger than usual number of storm related claims for this time of the year.

As we move into the autumn, we must all be prepared for the unexpected as numbers of Covid cases begin to rise. With tighter government restrictions claims professionals will once again be at the forefront in helping our clients' customers in their moments of need.

## In the Spotlight

*Sarah Rutherford, Senior Claims Handler of Private Clients at Gallagher explains the importance of claims*

### **What do you do at Gallagher?**

My role is to make sure all of our claims are dealt with as promptly and professionally as possible. Delegated authority under various binder schemes enables us to deal with these claims on behalf of our clients in a much more timely and personal fashion. We also deal with insurer claims as much as we can before these need to be referred. It is vital to make the claims process for our clients as easy and stress free as possible. The majority are HNW individuals with very busy lives who like to have only one point of contact where possible.

### **What impact has lockdown had on the private client claims you handle?**

No impact at all on our clients. Fortunately, no client visits were required during the main lockdown. Our team has carried on as normal by working from home.

### **Why are claims so important when it comes to supporting private clients?**

Extremely important as if a claim goes well, then the client is more likely to renew their policy the following year. Our policies are sold with the claims service in mind. Our clients know that whatever the issue we will aim to assist them



throughout to the best of our ability and we do try to go above and beyond whenever possible. Even when claims cannot be covered for any reason we still try to assist where we can.

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

Over the past 13 years I have built up a very close relationship with most of the adjusters at Criterion. They provide a first-class professional service that assists our clients at their time of need and on some occasions when they appear to have lost everything. Their adjusters provide a very important service and at times they are the ones that see the damage and the client at their worst. They are always very professional and empathetic towards the insured at what is a horrible time for them. What is more they are always on the end of the phone to contact our clients at a moment's notice, which is of great help.



## Helping brokers to combat underinsurance



Criterion's new Broker Surveying Service has been well received since it was launched in July. Using Criterion's leading expertise and cutting-edge systems the service provides pre risk surveys for properties, which enable brokers to present a better and more accurate risk to insurers. It also ensures brokers are more comfortable with the adequacy of the sums insured for their clients.

We already have some fantastic examples of the benefits this new service affords to brokers and their clients. Only last month, one of our surveyors visited a large country house and identified almost 35% buildings under insurance. Following an explanation to the customer and the broker, including provision of detailed calculations and a survey report, they were both happy to increase the sum insured. The broker was delighted with the service and confirmed that he now had a far better understanding of this particular risk. Moreover, he and his client had the comfort of knowing that cover was now entirely adequate.

More information is available by contacting [info@criterionsurveyors.com](mailto:info@criterionsurveyors.com)

## Being alert to fine art and specie fraud

**Our fine art and specie specialist Sean Ball highlights several potential fraud trends which have emerged during Covid-19 restrictions**

Being alive to fraud is one of the cornerstones of how Criterion investigates losses and our approach is no different when it involves fine art and specie. The initial meeting, where the Insured's lifestyle or business can be validated forms the platform from which further enquires are then made. Not surprisingly, claimants also know this.

However, there have been scenarios which have been more unusual, and the extent and value of losses were greater. An example being a £130,000 loss of several high value watches which were stolen from a bag on the passenger seat of the Insured's high-performance sports car. The car was parked on common land with the Insured waiting for a friend while leaning against the vehicle, with the windows down. The suspicion with many of these losses is the Insured did not believe they would be investigated to the same degree. During Covid restrictions, interviews were not initially face to

face but virtual. The unintended benefit is that these discussions were all recorded and could be reviewed and shared with insurers later.

Claimants are often directors of companies which due to their personal salary / dividend structure meant any furlough payments were nominal. Ahead of further enquires being undertaken, this presented as one of several initial fraud indicators. While losses linked to foreign travel are less, we noted a degree of repetition of previous claim scenarios where items of jewellery had been lost and paid and the same scenario then being re-used for the current claim.

There is no reason to doubt "soft" losses involving jewellery and embellished theft claims will continue, particularly as Government support reduces and individuals and businesses come under further financial strain. In response Criterion has enhanced its ability to investigate fraud. This focuses on undertaking in-house background enquires, which are cost effective combined with agreeing at an early stage on the strategy of enquiry with the insurer.



## Leading Lady at CILA

Our Head of Specialist Services, Helena Evans was recently elected to the post of Deputy President for the Chartered Institute of Loss Adjusters (CILA). Helena has worked on the CILA council for a number of years and is currently Chair of the Special Interest Group (SIG) for High Net Worth and Specie. Helena will hold the Deputy President role for the next 12 months supporting the new President and, subject to AGM formalities next year, will become the President of CILA in September 2021.