



## Welcome

Welcome to our Spring 2023 newsletter, I hope you will find the features interesting and useful. Firstly, it is with mixed emotions that I have decided to retire and so sadly I will be leaving Criterion at the end of April. I have worked as a Loss Adjuster for 37 years, the last 11 of those at Criterion and I have enjoyed every minute. Criterion has been a wonderful place to work and has grown to become the leading High Net Worth Loss Adjuster in the UK. I am very proud of our great business and especially all of the amazing people I will be leaving behind.

I am delighted to say that Helena Evans will become Managing Director and I have absolutely no doubt that Helena will build on what has been achieved. Criterion will continue to grow through investment in market leading technology led claims solutions, creating efficiency and enabling choice for our clients and their customers. However, our use of technology will continue to be combined with the principles of consistently providing a personalised, high quality service that exceeds customers expectations.

*James Long*

James Long | Managing Director



I love the story of the Criterion business, and how it started from small beginnings and have watched from afar James' part in developing Criterion into what it is today.

I was lucky enough to join Criterion 3 years ago, and what struck me was the strap line on their website. "Big enough to deliver, small enough to care."

From the first day I joined the business, I could see how all the staff live the values, and if you genuinely care, you get the customer service right. It is therefore an absolute honour to have been asked to follow in James' footsteps and continue to take the business forward.

*Helena Evans*

Helena Evans | Head of Specialist Services



# In the Spotlight

We asked Neil Grimes, Claims Director at the Clear Group to share his views on HNW claims

## 1) What type of claims service does Clear offer its HNW clients?

An experienced claims team who liaise with the clients, account execs, insurers and adjusters throughout the lifecycle of the claim. The team will clarify any indemnity queries and challenge any decision that prejudices the client.

## 2) What are the main challenges facing the HNW claims space?

The supply chain issues with the insurers is creating issues for clients. In the past, insurers offered platinum services for clients deemed HNW and had quick turnarounds and went the extra mile to settle claims quickly. Clients that expected a service now have to adjust to the new world of difficulties insurers are facing.

It is not possible to do this currently with the resource issues, delays with materials and parts, longer planning applications, lead in times, and the large volume of claims that insurers are dealing with these days due to the ever increasing amount of surge events.

## 3) How does Criterion help Clear?

Very professional service, with the added bonus that once the claim is allocated, it stays with the same adjuster. There is added pressure for results when dealing with HNW clients, so clear communication at all times is key.

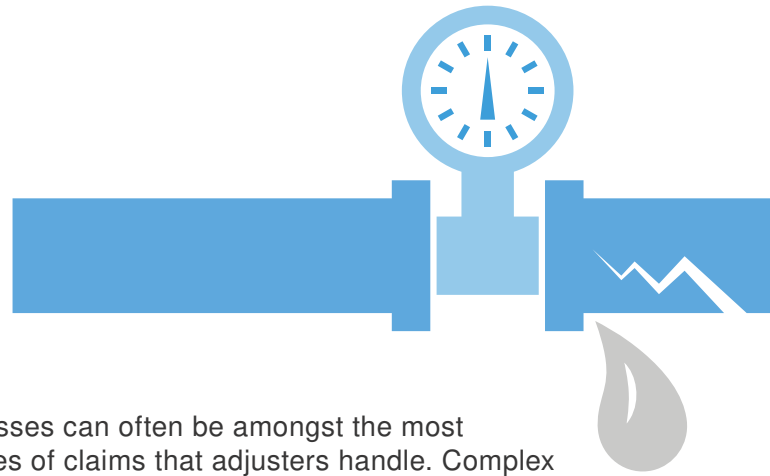
## New Face at Criterion

In February a new Loss Adjuster, Alex Mann, joined the Criterion team having moved across from Charles Taylor. Alex has a law degree and experience of working in the marine industry prior to becoming an adjuster. He has particular expertise in agricultural and estates claims and is based in Southampton so will add to our presence in southern England. Outside work Alex is a country sports enthusiast and says he also still struggles through playing rugby each week.



## Case Study

# Escape of Oil



Escape of oil losses can often be amongst the most challenging types of claims that adjusters handle. Complex decontamination and reinstatement schemes are frequently involved, no two cases are ever the same and costs can very quickly escalate. The claim under discussion included its own challenges, not the least of which was the remote location of the loss.

The property serves as a second home, located near Meon Valley, situated within a four-acre plot on downward sloping ground, backed with woodlands adjacent to a commercial Coppice plantation. This is accessed via a graded single-track gravel road approximately  $\frac{3}{4}$  of a mile from the road.

The policyholder visited their property for the weekend and had difficulty firing the boiler. Following an engineer visit it became apparent that the oil tank was empty, and that the oil had escaped.

Investigations revealed that contractors carrying out recent paving works, had damaged the oil-supply pipe, leading to approximately 450 litres of oil escaping.

### The immediate considerations were raised:

- Water well was contaminated, which feeds the water treatment plant servicing the house
- French drains surrounding the house for groundwater/rain runaway flow downslope to a pond
- The property slopes downward and sideways to commercial forestry and another residence

As there is no public supply of water, Insurers agreed that the well fell with the definition of 'Buildings'.

### Initial sampling confirmed:

- Water well was contaminated
- The water-treatment plant unaffected so water in the house not contaminated.
- Oil had spread to the footings of outbuilding and main house

Whilst the policy did not extend to include soil treatment or remediation, as oil had spread to the well and main house, Insurers agreed to the removal of the contaminant to prevent further damage to the buildings. This entailed removal of 70 tonnes of soil. Due to the single-track access, only mini-diggers and excavators could be used, and as a result the access road has had to be repaired from the multiple trips of the diggers.

The excavation reached a depth whereby works had to cease due to the risk of destabilising the buildings. The base of the pit is still contaminated and will require de-watering and soil treatment. Insurers will now need to consider whether to accept the soil treatment costs, as the depth is such that there is now no further risk to the buildings but there is a possibility that this oil could become water borne.

These next stages involve removal of 15,000 litres of contaminated water. A traditional tanker cannot be employed, and 2 x 1-ton transits are required to transport the water to an awaiting tanker on the road, requiring traffic management. A permit is required, authorisation of this takes 22 weeks, with no guarantee that the permit will be granted.

The claim is ongoing.

# A day in the life of an adjuster

We asked Mark Watts, an adjuster at Criterion to share his diary for the week



**Monday** – A day of site visits across the Birmingham and Warwickshire areas. Based in Leicester should mean that I can get round today pretty hassle free. I check the BBC website and local traffic reports just in case I need to make any last minute changes to my travel plans. I tackle four completely different claims ranging from a Private Client motor impact to a commercial warehouse and a High Net Worth theft claim. When back home I complete reports for each claim so they can be sent to the insurers.

**Tuesday** – Home based today. Start the day with a 40-minute work out on my hybrid cross trainer bike. Then tackle some emails and calls to ensure claims are being processed smoothly. In the afternoon I spend 90 minutes with Charles Taylor Insurtech on a digital project that will enhance Criterion's service delivery. This new enhancement will help auto generate and update reports and photos from site into our system. My day is complete when I send some claims reports to insurers at 6pm.

**Wednesday** – I visit Bath to look at a major loss claim. I prepare for the visit by setting up some detailed site notes on my iPad. On site it is clear there has been severe storm damage to a warehouse. To maximise my time, I set up two other site visits in Bath to evaluate High Net Worth property claims. These are particularly interesting, and they require real attention to detail as a large percentage of buildings in the Centre of Bath are listed.

**Thursday** – I spend part of the morning analysing forensic reports concerning the cause of a fire in a historic building. These are fascinating and require detailed consideration, as there are so many technical elements involved. The afternoon involves some quick checks of online weather reports where there is forecast some stormy weather for parts of the UK. After my working day is finished I spend a few hours studying for my latest Chartered Institute of Loss Adjusters examinations.

**Friday** – A High Net Worth fire claim has been reported the night before. The customer needs urgent assistance so I make my way to site immediately. The loss involves major fire damage to a purpose built, bespoke designed home. I arrange for additional adjusting support to attend along with surveyors and forensic scientists. Establishing the cause is a routine aspect of large claims but in this case there appears to have been an electrical fault and a potential third party recovery so a detailed investigation is even more important to ensure we have appropriate evidence. Temporary alternative accommodation is arranged for the customer, building contractors attend to make the roof safe and I telephone the insurers to update them and provide a provisional reserve. Back home by early evening in time to plan for the weekend although I'm one of our on-call adjusters this weekend -anything could happen!