

The Art vs The Science of Claims

What are we talking about when we discuss Art and Science in a process?

Science: Process that imposes a complex set of rules that would try to take into account all situations.

Reduction in accountability and flexibility.

Art: Judgment-based work.

Increased Flexibility in the process

The use of art is a learned skill and as the adjuster's skill set grows, their use of art should increase.

The New Adjuster tends to be regimented

The Seasoned Adjuster becomes more adaptive

Processes for a Property Claims

Customer service

Making contact with the insured

- Platinum Rule (Treat others the way they want to be treated).
- Empathy and compassion

Investigations

Gathering facts of the loss

- Asking the right questions the right way.
Open ended questions
- Taking your time and allow the insured to talk
- Active listening; Thinking about the answers given and not preparing for a rebuttal. Be aware of body language, behavior, tones.
- Answers prompting follow up questions
- Identifying red flags

Gathering evidence from the loss

- O&C experts
- Engineers
- Other experts
(Investigators, attorneys)

Coverage Determination

Reviewing the facts and investigation of the loss and compare them to the policy to determine if coverage is applicable or not.

- Consistency throughout the organization
- Setting a precedent

Loss Evaluation

Determining the scope of damages and possible repair methods

- Alternate repair methods
- Making it a “win-win” situation
- Estimating damages according to the agreed scope

Loss settlement

Reaching an agreement for the estimated repairs to the property

Closing the claim

Helping the regimented to become adaptive

Become an Art Teacher

- Identify areas where art can be used and how to use it.
- Encourage and empower new claims adjusters to be artists.
(Think outside the box)
- Allow a degree of autonomy in situations that involve art.
(Teach the adjuster to tailor the adjustment to the claim)
- Collaboration between adjusters, supervisors and managers
- Develop a mentoring program with seasoned adjusters.

Questions