

# THE INTEGRAL RELATIONSHIP between insurer and loss adjustor

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Insurance could be the most interesting and diverse industry in the world. Very few other businesses *interface* with virtually every industry and consumer demographic. Whether it is for an individual or for a company, insurance is essential for the protection of assets from loss or damage. Because of the diversity of this client base, the insurance industry employs underwriting and claims specialists for all the different fields of insurance. These people, in turn, require specialist service providers to assist with the correct analysis of the risks they underwrite and the claims that will arise.

For example, underwriters use risk surveyors to assess the businesses to be underwritten and identify the real risks involved. Claims specialists employ the services of motor assessors and non-motor loss adjusters to establish the legitimacy of an intimated claim. In essence, they act as the insurer's eyes and ears, and facilitate the claims settlement process. The report of the loss adjustor or motor assessor is an integral part of validating claims and the insurance industry is reliant on professionals who can provide the necessary information.

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These assessors and loss adjustors need to be independent of the insurer and unbiased in regard to the potential outcome of a claim. They must gather all the relevant information, not simply make assumptions regarding the client and the claim and try to justify them with select facts. This information must then be compiled into a comprehensive report based upon which the insurer can make a truly informed decision.

In the UK, the integrity of the process requires the loss adjuster to show the insured their report before submitting it to the insurer. It certainly could be beneficial for South Africa to adopt this process. The insured will then have an opportunity to agree with the report prior to it coming to the insurer for a decision. This avoids some of the ambiguity and miscommunication that sometimes arises between a loss adjuster and a client.

The claims department offers a panoramic view of the workings of an insurance company. This is why it is such a priority to give clients the best possible service around claims because service, whether good or bad, will be noticed by everyone. And there are consequences. It is imperative, therefore, that loss adjustors and claims specialists increasingly work in tandem to give clients a constantly improving standard of service if existing relationships are to be maintained and new ones acquired. However, simply setting high standards is not enough. Successful implementation of these evolving standards also requires an ongoing commitment to improving the professionalism of both staff members and service providers.