

Evidencing Desktop Claims

The key to successful desktop claims handling is to gather as much evidence to support the loss as you can.

Most of this detail will come from conversations with the customer and can be backed up by the securing of evidence of the nature and extent of damage and value.

Photographs are invaluable when processing desktop claims. They provide a view of the damaged area and give a sense of scale and a deeper appreciation of the extent of the loss than can be ascertained from just a conversation.

Photographs

Most customers are able to provide digital images via e-mail within minutes of the FNOL call. Check their adequacy on receipt and request further photographs where images are not clear or do not show sufficient detail or range.

Nominated Contractors

The use of nominated contractors can be helpful when assessing claims. Restoration companies and building contractors can often get out to site quickly to assist in the clean up after fire, water or weather related claims. Restoration technicians are often very experienced in dealing with claims for accidental damage; paint spills etc and can act as an insurer's eyes and ears, reporting back on any unusual aspects of the claim.

They can also measure rooms accurately, allowing desktop handlers to use scoping tools to create accurate schedules of works. These can:

- Form a basis of cash settlement offers
- Be used to validate other contractors' quotations

Customer's Contractor

Never be afraid to speak with the customer's contractor. This will often shed light on apparent over-pricing, additional work, etc. The extra information you can glean from a brief conversation provides an opportunity to better evidence and to validate both covered and non-covered elements of a claim and to agree scope, specification and cost accurately.

'Soft' Skills

Gathering all this information takes good organisational skills, empathy and conversation control. It also requires effective management of policyholder expectations and dealing with potential conflict fairly and professionally. This is particularly so as policyholders often contact us at some of the most stressful times of their lives.

The incidents that generate many insurance claims can have a profound effect on people's lives. One of the key skills for a good claims handler is the ability to empathise with customers and to reassure them that you will be able to restore them to normality as quickly as possible – but at the same time managing expectations of the claim process, particularly with regard to:

- Drying time
- Repair lead-in time
- Time to carry out reinstatement work
- Delivery times
- Materials availability

It's also important that any potential problems are discussed at the earliest opportunity. Explaining policy limits and conditions, excesses and exclusions at the earliest opportunity can prevent conflict arising in the future and give the customer a more accurate picture of how their claim will be settled.