



~ Our Mission ~

"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."

Next Zoom Meeting: February 12, 2021
See below for details

Join Us this Friday!

RSVP to info@pugetsoundadjusters.org

Join us for a joint Zoom meeting with the members of the Oregon Claims Adjusters Association (OCAA) this Friday. Please mark your calendar for **Friday, February 12, 2021, at 1:00pm**. We will welcome special guest presenter Timothy Christ. Below is information on the session. **RSVP is required and dues/fees must be paid current in order to receive Zoom access.**

"The Future of Claims and Technology" & Insurance Claims Book Tour with **Timothy D. Christ, MBA, of Claimatics**

This interactive webinar helps insurance professionals think through the current claims process and identify areas of opportunity for technology-assisted solutions, as well as to better understand the challenges for insurers. The key areas of focus for claims professionals are 1. Improve customer experience, 2. Improve speed/accuracy of claims resolution, 3. Lower LAE, and 4. Improve operational efficiency. The webinar introduces examples of various tools and how they impact the claims process. It also talks about what is coming down the road that will be available in 2025 and beyond. A key discussion point in the webinar is identifying the areas where claims professionals add value to the claims process, to help the attendees become hyper-focused on how they can improve their knowledge and skill sets to thrive as a claims professional in the next 10 years. Several case studies are discussed. Bonus content includes a brief overview of the insurance and claims book from this author that has gotten great reviews. If you attend this session, you receive a Kindle copy of the book for free.

Timothy D. Christ, MBA, of Claimatics, is a Forensic Engineer and Management Consultant that has investigated several thousand complex claims on multiple continents over 20 years, and has a deep passion to identify root causes of problems and provide solutions. Mr. Christ has published a book, as well as several articles published by PC360.

Don't miss this meeting!

Adjuster 101:

How to Succeed at Adjusting

*Reprinted from www.marketscreener.com
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Being a successful adjuster goes beyond completing a claim. A prosperous adjusting career requires daily investment and a lot of self-determination. However, the reward for going the extra mile is worth it. It's vital to bring forth a bountiful skill-set to get the most out of this profession.

Essential skills for the job include being able to complete administrative tasks, such as filing, typing, copying, scanning and having proficiency with technology. Xactimate is one of the most common estimating software systems that can account for up to 75 percent of the work done on a claim. While adjusters often learn on the job, having these abilities will only provide additional support to ensure success. Adjuster's day-to-day responsibilities include documenting conversations with the insured, reviewing photos and drafting final reports. They must also be able to juggle multiple claims so it's essential that individuals have excellent organization, communication and time management skills. Licensed adjusters must also maintain an interest in ongoing education as they are required to remain up-to-date on skills, certifications and licenses.

Monique Strickland, an independent adjuster in Texas, believes there are three things that help her succeed in her job: empathy, a willingness to learn and exceptional customer service. When dealing with the aftermath of a catastrophe, it's important to show compassion and understanding to the insured. Empathy plays a huge role in providing exceptional customer service, and it's impor-

(Continued on page 3)



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Next Meeting...



Meeting Date: February 12, 2021

Time: 1:00pm

Location: Joint Zoom Meeting w/OCAA
Join us from your own location!

Presentation: Special Guest Speaker Timothy D. Christ of Claimatics
"The Future of Claims & Technology"

Sponsored by: ATI Restoration, LLC

Important Info: **RSVP required in order to receive Zoom access. Please submit to info@pugetsoundadjusters.org.**
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- Jim Houston** won the fire safe donated by **EFI Global**.
- Jim Houston** won a \$50 gift certificate donated by **ServiceMaster**.
- Sue Mueller** and **Nancy Greenidge** won gift certificates donated by **Degenkolb Engineers**.
- Mike Adams** won a prize donated by **ALE Solutions**.



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(Continued from front page)

tant to be able to explain the claims process to the insured. According to Monique, 'Adjusters who are customer-driven will not allow themselves to fail.'

Crawford leader, Griff Rogers, believes successful adjusters must be organized, goal-driven, productive and excellent communicators. He agrees with Monique that adjusters must have a sense of empathy and be able to create a trusting relationship with policyholders within their first interaction.

Griff advises adjusters to take advantage of as many training opportunities as possible. There are many nuances of the adjusting industry, and it is useful to expose oneself to different kinds of claims and people. Obtaining certifications and networking will make an adjuster more marketable. He recommends doing ride-alongs with seasoned adjusters to learn more about large scale claims and the processes behind them.

Since the start of the coronavirus pandemic, adjusters have relied on technology to complete the job in order to remain appropriately distanced and healthy. The transition to these virtual tools has been challenging and game-changing for the industry. Catastrophe Resource Coordinator, Susan Thompson, does not think that these tools will go away post-pandemic and that using these software systems will become the new way of adjusting. She stressed that proficiency and knowledge of these tools will become an essential skill for all types of adjusters.

Operations Manager, Michael Bradbury, is utilizing different technologies, including drones, virtual reality (VR), and augmented reality (AR), within the training curriculum for adjusters. He encourages adjusters to explore how these tools can be used creatively to improve the claims process.

'Successful adjusters will be those who embrace the technology,' he said. 'They will have to be smarter, work harder and be tech-savvy.'

The adjusting industry is constantly changing, so it's important to develop a desirable set of skills while acquiring relevant licenses and certifications. Adjusters should take advantage of deployment and training opportunities. They should also use every claim process as a chance to learn and grow. If adjusters dedicate themselves to the process, it will make them stand out while ultimately leading them to success. ❖



Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

On February 4th Barb Tyler celebrated another birthday. I do not know her exact age except that she is younger than me and older than most of you.

Due to the Coronavirus pandemic, we do not get to celebrate birthdays, holidays, and other life events like we are used to, so instead of Barb celebrating her birthday, let us celebrate Barb Tyler.

If you are reading this month's Claims Conversations, it is because Barb Tyler made it happen. Month after month, year after year, Barb cranks out a PSAA (and OCAA) Newsletter. And month after month, year after year, Barb reminds me that my monthly newsletter article is overdue. She politely pretends that the deadline is new information to me (the due date for newsletter submissions has not changed in 15+ years), and that she would appreciate me forwarding this month's Claims Conversations no later than ten minutes before she is three days past when she originally wanted the PSAA Newsletter to go online.

The PSAA (and OCAA) Newsletter is no big deal. Barb ONLY has to track down informative, topical, and relevant content that will appeal to a wide range of cranky, over-stimulated, and information-inundated insurance claims professionals. She ONLY has to coordinate up to date marketing collateral from every one of PSAA's (and OCAA's) many valued vendor partners and sponsors. She ONLY has to track and archive accurate and timely contact information for every one of our active PSAA (and OCAA) members, vendor partners, advertisers, associates, and past presidents (if Wendy Edmond or Frank Lucurelli misses a PSAA Newsletter or event there will be Hell to pay!!). And Barb ONLY has to do this several times a month for both PSAA and OCAA... month after month, year after year.

The PSAA and OCAA Newsletters are a twice



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Virtual Oregon Chapter CPCU Meeting & Employment Practices Liability Presentation

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<https://oregon.cpcusociety.org/meetings-events/february-chapter-meeting-employment-practices-liability%C2%A0presentation>



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monthly walk in the park compared to Barb's work on the monthly meetings, the annual educational symposium, the holiday party, and the golf and the bi-annual bowling tournaments. Everything I listed above about Barb's work on putting out the newsletters you can multiply tenfold for what she does for each one of these pain in the ass... I mean, spectacular... events.

If you think I am exaggerating Barb Tyler's importance to PSAA just remember the last time there was some PSAA-related question you needed answered, PSAA-related logistical snafu you needed fixed, and/or PSAA-related contact and/or referral you were trying to track down. You called Barb!! (Okay, okay, sometimes you called Lizzy Adkins or Nancy Greenridge, but didn't they just tell you to call Barb?)

Happy birthday to Barb Tyler!!! In celebration of her birthday and her decades of service to PSAA and OCAA I am giving out Barb Tyler's personal contact information so that we can all reach out to her directly whenever we need ANYTHING related to PSAA (or OCAA). Barb's personal phone number is (DELETED BY PUBLISHER) and her personal email is (DELETED BY PUBLISHER).

BTW, Barb Tyler IS the publisher. ❖

Damage from Wildfire Smoke Extends to Infrastructure, Businesses, Other Communities

By Brian P. D. Hannon
Reprinted from www.insurancejournal.com

The damage caused by wildfires can be devastating, gutting structures and driving out people who live and work nearby. And researchers say the smoke from the annually recurring blazes also delivers economic damage to areas that were never touched by the flames.

Beyond the toll wildfire smoke can have on the health of those in affected areas, there are infrastructure and business costs, experts said.

Expenses paid by homeowners to improve or increase measures to protect their properties and the impact of smoke on livelihoods and budgets can be significant.

Wildfires that burned thousands of square miles throughout the U.S. West last year knocked out power, destroyed homes and buildings and forced evacuations.

Oregon and Colorado fires damaged or destroyed more than 10,000 buildings. Five of the six largest wildfires in California's history occurred in 2020.

Accompanying the fires was smoke that left Western communities immersed in gray and orange haze that blotted the sky and caused normally hot midday temperatures to remain at cool nighttime levels in some areas.

Beyond Immediate Vicinity

Wildfire smoke plumes – and their economic impact – can travel far beyond the blazes, said Eric Zou, assistant professor of economics at the University of Oregon.

"When we think about health and labor market effects of wildfire, it is important to think beyond the areas in the immediate vicinity of the fires," Zou said.

The European Union's Copernicus Atmosphere Monitoring Service reported in September that smoke from western U.S. wildfires traveled nearly 5,000 miles (8,000 kilometers) to Britain and other parts of northern Europe.

Zou coauthored a paper with University of Illinois economists Mark Borgschulte and David Molitor on the economic effects of wildfires that was presented to an American Economic Association con-



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ference in January 2020. Molitor said there is a quantifiable economic relationship to the amount of smoke reaching communities.

“We estimate that an additional day of smoke exposure reduces earnings by about 0.04% over two years,” Molitor said. “The effect is largest in the year of smoke exposure, but the effects may linger for up to two years post-exposure.”

Benjamin Jones, assistant professor of economics at the University of New Mexico, said researchers are only beginning to understand the extent to which wildfire smoke impacts local economies.

“It is certainly possible, perhaps even likely, that the economic effects of wildfire smoke exposure may persist for months or even years after a large smoke event,” he said.

Jones said smoke exposure damaging the health of workers can “affect job performance, labor market productivity and perhaps even wage earnings and retirement savings,” Jones said.

Prolonged and intense fires like those in the Pacific Northwest last year may affect people’s health “in such a significant way that there are longer-term impacts to local economies well after the wildfire that caused the smoke has been extinguished,” Jones said.

Two of the most visible industries impacted by wildfire smoke are tourism and outdoor recreation. Jones cited U.S. Bureau of Economic Analysis calculations that found the outdoor recreation economy accounted for \$459.8 billion in 2019, or 2.1% of the national gross domestic product, which is the sum of all goods and services produced within a country’s borders.

“People tend to avoid national and state parks when wildfire smoke is present, which can depress local accommodation, hospitality and outdoor recreation industries, especially in rural areas in the American West,” Jones said.

Real Estate

A study released last October by the Urban Land Institute, a global organization of real estate and land use experts, found that real estate development is increasing in areas already prone to wildfires, with the results for urban centers including displaced populations and smoke damage.

The research found developers, urban planners and public leaders “increasingly are coordinating site, district, and regional scale resilience efforts,” Elizabeth Foster, manager of the institute’s Urban Resil-




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ience program, said in an email.

Developers face particular economic risks including electricity outages causing business interruptions and construction delays, hazardous air quality and added costs such as advanced air filtration technology.

“For many major markets, wildfire smoke is projected to be a more frequent concern as climate change increases the number of wildfire burn days,” Foster said.

Developers have incorporated building engineering and design as methods to fight wildfire smoke, Foster said.

“Strategies to preserve indoor air quality include high-performance air filters, passive-house design principles to reduce the infiltration of unfiltered air, running certified air cleaners, installing sensors to provide real-time feedback on air quality, and regular maintenance of ventilation and HVAC systems,” Foster said.

The potential benefits of wildfire resilient development and infrastructure management for the real estate industry include tenant protection, loss prevention, improved property values and reduced insurance premiums, Foster said.

“Structures built to wildfire-informed building codes survive at higher rates, depending on the characteristics and severity of the wildfire,” Foster said.

Some developers said homebuyers increasingly expect for wildfire risks to be taken into consideration for the houses they are considering buying, “so a wildfire resilient development can be a competitive advantage,” Foster said.

Jones said he could envision a growing market for “smoke avoidance investments” such as better insulated houses and improved air filtration and purification systems for new homes, or as investments by current owners.

“Economists know that people take actions to prevent and reduce their exposure to air pollution, such as wildfire smoke, and it therefore seems likely that housing developers and potential and current homeowners are not going to be immune to these trends for the specific case of wildfire smoke,” Jones said.

Calculations by Western communities and business owners will need to take into consideration not just fires but the ensuing smoke. As Jones said, the wildfire season is growing longer and “smoke is here to stay” in the West.

“The potential economic impacts here may be quite large,” Jones said. ❖



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Senators Offer Bill to Limit Liability Shield for Social Media Firms

By Nandita Bose
Reprinted from www.insurancejournal.com

Three Democratic U.S. senators introduced a bill that would limit Section 230, a law that shields online companies from liability over content posted by users, and make the companies more accountable when posts result in harm.

Called the SAFE TECH Act, the legislation would mark the latest effort to make U.S. social media companies like Alphabet Inc's Google, Twitter Inc and Facebook Inc more accountable for "enabling cyber-stalking, targeted harassment, and discrimination on their platforms," Senators Mark Warner, Mazie Hirono and Amy Klobuchar said in a statement.

In the aftermath of the Jan. 6 storming of the U.S. Capitol in Washington, many lawmakers have been studying ways to hold Big Tech more accountable for the role they played in the spread of disinformation before the riot and about policing content on their platforms.

Several Republican lawmakers have also been separately pushing to scrap the law entirely over decisions by tech platforms to moderate content. Republican former President Donald Trump repeatedly pushed for the legal protection to be stripped away over what he alleged was censorship against conservatives.

The calls for changing the law grew louder after platforms such as Twitter and Facebook started labeling Trump's posts about the elections and then after the Capitol attack blocked Trump's account, citing a risk of further incitement of violence.

The chief executives of Google, Twitter and Facebook have previously said the law is crucial to free expression on the internet. They said Section 230 gives them the tools to strike a balance between preserving free speech and moderating content, even as they appeared open to suggestions the law needs moderate changes.

The bill from the three Democrats would make it clear that Section 230 – which was enacted in 1996 as part of a law called the Communications Decency Act – does not apply to ads or other paid content, does not impair the enforcement of civil rights laws, and does not bar wrongful-death actions.



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“We need to be asking more from big tech companies, not less,” Senator Klobuchar said.

“Holding these platforms accountable for ads and content that can lead to real-world harm is critical, and this legislation will do just that,” she said.

There are several other pieces of legislation aimed at changing the law doing the rounds, including one from Republican Senators Roger Wicker and Lindsey Graham. There is another one from Democratic Senator Joe Manchin and a bipartisan bill from Democrat Brian Schatz and Republican John Thune.



The Altered Landscape of Mediation

By Rebekah Ratliff, mediator & arbitrator with JAMS
Reprinted from www.theclm.org.

As claims professionals, we start the dispute-resolution process by adjusting losses. We consider the insurance policy contract as well as state and federal laws when making decisions on what is owed and all factors that influence settlement. The claims process can end by settlement in negotiations, ADR, or trial.

With COVID-19 persisting, all processes are under examination and reconsideration for how resolution may be achieved. Assessing the possibilities under new constraints is an evolving task. The “how” of protecting the sanctity of the confidential mediation process has been under scrutiny since it became apparent that virtual mediations, in some form, are here to stay. And while concerns still seem to outweigh the benefits, the results are almost identical to in-person hearings. There are some considerations that I can share from the perspectives of a former commercial adjuster and a mediator.

With regards to observation, the ability to see and monitor behaviors is not the same virtually. As a matter of fact, it is virtually (pun intended) impossible to adequately proctor the mediation environment as the adjuster and as the mediator. In-person mediation hearings allow for a “read” of the room on the part of the adjuster, a valuable advantage when assessing the case up close, especially if trial is imminent. If the plaintiff has claimed certain disabilities and inabilities, a good look at her at the mediation table may shed some light on if truth or fiction is being peddled. The parties get their stories told “in color” versus black and white. An adjuster has the opportunity to consider any previous unknowns that may change her evaluation, up or down.

Additionally, plaintiffs want their “moment in the sun.” In some cases, it is the story-time sharing in the



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joint session opening statements. The plaintiff may feel that moment is diminished a little by an abbreviated online mediation process, especially if the case does not settle. Also, the apology that often starts the healing process is more heartfelt in person. Although an online apology is still an apology, there is something about being there to look eye to eye when those important words are said.

From my viewpoint, the biggest benefit of in-person mediations is the human touch—the ability and skill in discerning the human condition distinguishes a talented dispute resolution professional from the common-variety colleague. I have been able to influence communications and concessions by just bringing my humanness into the room. The power of authentic interpersonal connection is difficult to replicate virtually. The tenet of trust for a mediator is a make-or-break skill.

Of course, COVID-19 has caused us to reimagine mediation in the interest of public safety. The process requires more work, but it has its benefits. Mediation is a great option given the indefinitely delayed trial calendars and backlogged caseloads. It is also a golden opportunity for parties to take matters into their own hands and not leave the fate of their cases in the hands of six or 12 strangers. Mediation participants can attend from virtually anywhere, and parties who suffer from disabilities can participate from the comfort of their own homes without having to deal with travel or traffic. This arguably puts them in a better state of mind for the mediation process.

Overcoming Challenges

Pre-hearing agreements need to stipulate that recording the hearing is prohibited. It has been suggested that the parties be asked to verbally confirm they are in a private, secure location on the day of virtual mediation and notify the mediator of any changes. The truth is, in person you could not guarantee that participants were in compliance with the no-recording policy. No one was checking under the table for cellphone recording noncompliance.

Managing the virtual platforms can be challenging from a tech perspective and from the host's perspective. For example, it's important to let everyone in from the waiting room simultaneously so that no one party feels slighted. This and other issues are being examined to determine how to efficiently run mediation hearings without breaching confidentiality. Zoom worked out the "bombing" issues that were taking place in early 2020, and it's now best practice to "lock" the meeting. Be aware that using a third party to manage technology is a confidenti-



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ality breach that could cause evidentiary exclusion issues regarding ADR communications and potentially jeopardize subsequent hearing exemptions that a mediator usually enjoys.

There are various scenarios for attendance at online mediations. Clients may attend the hearing in person, in their lawyer's office, in the same building but a different room, or from a different laptop. We have had to get creative with the sharing and signing of documents (thank goodness for Dropbox and DocuSign).

Not every case is appropriate for a virtual environment, so hybrid hearings are under consideration. It is interesting that, while the bedrock of mediation is compromise, when the process itself requires recalibration and reconsideration, it can be difficult for everyone to make concessions. The reality of not knowing what the new normal will look like raises the question: How will the future of ADR look when the vaccine settles? One thing is for sure, the future of mediation is compromised. ❖



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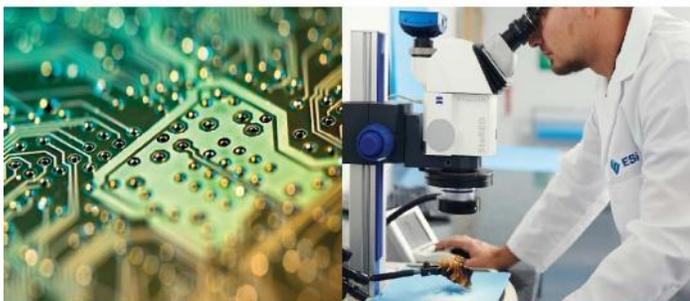
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Don't Turn Your Claim Department into Sanitation Workers

— By Thomas Brown
Reprinted from www.insnerts.com

Policy managers: why are claim managers constantly fixing your data?

There's an old saying that "#\$%^ runs downhill." So, if you want to find the source of the #\$\$%^, you go to the top of the hill. A similar saying, more to the point, is "Garbage in, garbage out" (GIGO). We hear and use that phrase an awful lot in claims, far too often...

Yet, how many of us really focus on the root source and commit to eliminating the cause? Bad data causes a tremendous amount of wasted time during claim handling due to incomplete, inaccurate, and improperly formatted data.

Most claims start at the policing level, where clerical personnel manually enter loss details, which are then married to policy data within the carrier core system (usually the policy management system). That combined data set is output as the FNOL and transmitted, sometimes via multiple channels and across multiple paths, to multiple stakeholders, sometimes at once, and sometimes sequentially as the claim life cycle progresses.

Each of these downstream stakeholders relies on the FNOL and policy data in order to perform their duties, one of which is exchanging communicate with other stakeholders and with the insureds themselves. Multiple systems and platforms exchange data, which again, is reliant upon the integrity of the data from the source system. In the modern world of claims, duplicating data entry is a workflow relic that everyone knows should be avoided at all costs – yet, it is still common and unfortunately necessary, because the sourced data is often unusable. Not only does duplicating data entry slow the claims process, but it creates another opportunity for even more human data entry mistakes. And, so rolls the #\$\$%^...

What then, does the claim handler do when the data they are handed is bad? Who is responsible for fixing it? We'll surely, that falls on the adjuster, right? If the adjuster sends a letter to the insured, and that letter misspells their name, that is on the adjuster, right? What if the letter never reaches the insured because the policy incorrectly shows the mailing address to be the same as the risk address? Still on the adjuster? What if the insured is not timely contacted because the policy hasn't been updated in 5 years and the insured changed their phone number? What if the policy doesn't contain the email for the agent, or an opt-in flag for SMS?



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What if, what if, what if? The “ifs” are exceedingly abundant...

As a more specific example, what if the county name is sometimes SAINT JOHNS, and sometimes St Johns, and sometimes St. Johns, and sometimes Saint John or some other variation? Yes, those might all be acceptable when writing a report intended for human eyes, but what about system-driven processes (including analytics) that rely on the county name being what the US Census Bureau data actually says it is, and the mailing address is formatted according to USPO regulations? Why doesn't the policy system create these records with correct data, consistently, from the very beginning? I'll tell you why, because the system developers and managers have never worked in the claims department!

It is all on the adjuster, right? At the end of the day, that is the view, any garbage out is the fault of the adjuster – like the concept of “last clear chance” when considering fault in a vehicle accident – the adjuster has the last chance and thus the duty to prevent the mishap from occurring. The adjuster is expected to “mop the floor” and make sure all the data is completed and corrected, at some point during the life of the claim. Because of this mindset, no one ever goes back to place any fault at the source, and thus no improvements are made – the #\$\$%^ keeps on rolling. Let someone else deal with it, right?

Well, that is exactly the wrong answer, because claims adjusters need to be supported so they focus on claim handling, not clerical work. If the claim staff inherits issues, instead of making appointments and inspecting losses, they are cleaning data – they cannot contact the insured without valid contact details. Letters cannot be sent. Routes cannot be plotted. Geodata-driven operations cannot be deployed. The list goes on and on, and too often, the claims cannot even be created in the CMS unless entered manually.

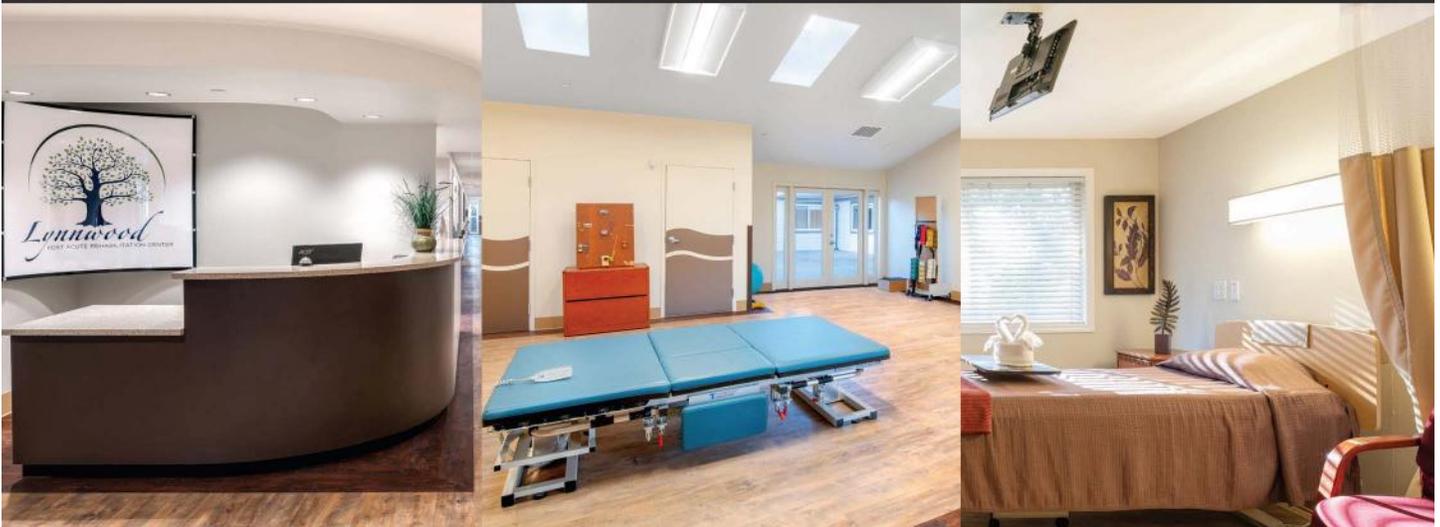
And yet, it is the adjuster who's Cycle Time is taken as a key measure of success. Timely claim handling is based on claim reported date to insured contact/inspection/1st report/etc., and everything required in-between adds to the timeline. So why not provide pristine data to the department that is scrutinized most for the timeliness, which is evaluated most critically for how fast the insured is serviced, and yet which has the least resources for fixing data issues?

This challenge is only exacerbated with CAT claims. Not only are claim resources stressed, but often the upstream processes (FNOL) are compromised, lead-



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ing to more bad data. Often, different systems are utilized for CAT and Daily claims, and guess which one gets the focus? In the rush to get the CAT claims into the hands of the field adjuster, data is neglected, and normal workflows are often found unworkable when volumes suddenly surge. Data transmission paths are interrupted and don't travel via the same channels (yes, many carriers still distribute claims via a faxed FNOL or in an email body, requiring the IA firm to deal with it as best they can – but at all cost, "get the claim to the field adjuster" because "the insured must be contacted within 24 hours."

In many ways, the field adjuster is still viewed as the red-headed stepchild and left to deal with junk data. As a systems analyst who deals with hundreds of carriers, vendors, systems, and platforms, I can tell you firsthand, the industry gets a "C+". Considering the importance of good data and the wide availability of tools to force good data at the point of entry, that C+ is being kind – there is no valid excuse.

If you want the very best outcome from your claim handlers, then give them the very best data to work with. They deserve it. Your insureds deserve it, and frankly, it isn't hard! ❖

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