Enhancing Efficiency, Reliability In Small Claim Handling

By Jeffery C. Taylor

DEVELOPING A CLAIMS APPROACH for desk adjusters and call center staff that focuses on handling small or simple property losses efficiently, reliably, and consistently is supremely important for insurance professionals working to control operating costs, reduce cycle times, and improve customer satisfaction.

Over the years, many insurance carriers have used desk adjusters and call center staff to process claims that fall beneath a certain dollar threshold, such as small fire losses, burglaries, and minor wind damage. This strategy lends carriers more versatility and enables them to address more claims by phone while minimizing the expense of deploying adjusters to the loss site. But to maximize their success in using this strategy, insurers must continually look for ways to increase the accuracy and uniformity of how their staff handles small claims.

Desk adjusters come from a variety of backgrounds and have different levels of experience and construction knowledge. They must build an estimate from descriptions provided by homeowners who don’t always know for what to look. In some cases, the homeowner may not even own a tape measure. Having the right system in place that helps adjusters ask the right questions and use them to effectively create an estimate is critical to effective phone adjusting.

For example, Xactware’s latest solution, Xactimate Express, is an innovative online application that provides users with all the tools they need to process and settle structural and contents claims over the phone. This technology was specifically designed to help guide both novice and experienced adjusters through the entire claim process. By using this application, anyone — regardless of construction or adjusting experience — can swiftly generate comprehensive estimates to settle small claims.

As an example, suppose a large tree branch crashes through the window of an insured’s living room during a wind storm, causing damage to the window, frame, and surrounding wall, as well as a nearby entertainment center. After the storm, the policyholder immediately contacts his insurer to discuss and settle the loss over the phone.

First, the desk adjuster will gather vital policyholder information, such as name, address, and date of loss, to create a new claim file. Then, as the policyholder describes the loss, the adjuster can compile a list of structural repair items, such as replacing the window and frame, repairing drywall, and painting. The Xactimate Express Reference Search feature displays images of common room types that the adjuster can click to drill down to necessary replacement items. Xactware’s up-to-date local construction rates are used to calculate repair costs and to ensure that the final estimate is built using local repair costs.

In addition to estimating structural damages, the adjuster can find replacements for damaged or destroyed personal property. Cost information for contents items contained in Xactimate Express is based on prices charged by major retailers, and if an item is obsolete, Xactimate Express will suggest similar replacement items. Once the adjuster has gathered all of this information about the loss, he can complete the estimate and move toward settlement.

This type of solution centralizes all of an organization’s claim files, enabling multiple users to gain access to them anytime, anywhere via an Internet connection.

The application also contains a number of features that empower users to create comprehensive property estimates. The same pricing data found in Xactware’s industry-leading estimating products, Xactimate and XactContents, powers Xactimate Express, providing rates for nearly 10,000 structural line items and more than two million contents items. Inspection algorithms help users by automatically inspecting for common estimating errors, such as duplicate tasks, unnecessary activities, or omitted items.

High-powered search features also help zero in on specific replacement items so users can quickly generate loss estimates. All of these features work together to improve the speed and reliability of small claim processing.

Adopting technologies such as Xactimate Express for phone-based estimating engenders a consistent, reliable, and efficient approach to handling small loss claims. The system helps insurers improve desk adjuster performance and customer satisfaction while reducing claim cycle times and operating costs. Adjusters will have the tools necessary to easily estimate small claims over the phone, and policyholders will be pleased to received speedy service and quick, fair settlement for their loss.

To learn more about Xactimate Express, contact us directly at 800-424-9228 or visit www.xactware.com.

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