



A 'Day In The Life' of a Property Loss Adjuster

Phil Bennett has been working with GAB Robins since February 2006. He deals mainly with domestic properties and some commercial properties, and he describes how a typical week will consist of three days spent visiting clients and evaluating claims, and two days dedicated to office work:

"When I'm out on the road my day starts at around 7:30 when I'll turn on my laptop and check my diary, printing off the claim details and planning my route for the day. I usually have up to five visits per day. I work in the north-west region and I generally cover Liverpool, Wirral and North Wales, but there is a need to be flexible.

Taking the example of a storm damage claim, I would meet the policyholder at the risk address and view the damage, taking photographs and a description of the works required, ensuring that the damage is consistent with the stated peril. I'll then sit down with the policyholder and take their details, and a description of how the incident occurred. I will also check to make sure that they had adequate cover in place. Sometimes I have to break the news to the client that their claim isn't insured. Understandably they're not happy but as long as they're given a clear explanation they generally accept it.

I get home at around 5:00 and I'll check my laptop again for any urgent emails, returning any phone calls and answering any outstanding queries.

For the office days I'll start earlier (working from home enables this), so I can get as much done as possible. At 7:00 I'll log onto our claims system – this holds all our claims data and has a list of all outstanding claims and any associated correspondence. I'll plan my day, prioritising my workload and setting targets for what needs to be done. This will include responding to emails and progressing site visits, including appointing contractors and updating insurance companies."

Phil says that two of the most important skills required for this role are organisation and communication. *"You'll be dealing with a large number of claims and so must be well organised to handle and progress these. Communication at all levels is also a very important skill. You might be writing a report for an insurance company or repudiating a claim face to face, or dealing with a fire claim where a member of a family has died. You need to be able to adapt to each situation."*

Phil comments that one of the best parts of the job is that every day is different. *"The job is constantly busy and you're always meeting new people and seeing new things. I am currently studying for my insurance qualifications and it's good to be able to go out and apply what I've studied. It's also nice to be out on the road."*

Phil had previously been working at a large insurance company and then for a smaller adjusting firm. He wanted to get back into a large organisation, choosing GAB Robins because *"it is well known as a market leader with a good reputation"*, and Phil enjoys the team ethic:

"There is a great team ethic at GAB Robins and people really want to help you. The management want you to progress and have encouraged me to do my CII examinations. In my previous job I'd never met any of the senior management but here, Kieran Rigby, the CEO, regularly does 'Roadshow' events and I've also met Mike Jones, the Chief Operating Officer."

Phil advises that this is a rewarding career for graduates who are prepared to work hard. *"There can be plenty of challenges in the role in particular when there is a surge event, for example a widespread flood, which can be quite stressful. However assisting someone in getting their home back to how it was after a major flood can be very rewarding. People are very grateful to us and this results in some nice compliments being received."*



A 'Day In The Life' of a Commercial Loss Adjuster

Richard Simmonds is a qualified FCILA loss adjuster and his main role is to deal with commercial properties. He has been working with GAB Robins for 2 years and he describes three claims visits made during one day in April 2010:

"I had a 9:00 appointment to inspect a fairly serious local authority property fire in the middle of the woods in a country park. I had to follow the council's 4x4 down a woodland track to the property, which had the roof burnt off. I was also introduced to the friends of the country park who were all concerned that their local amenity (it had been used as a meeting place and nature centre) was ruined.

I had to carry out an inspection of the damage, taking notes and photos, as well as interview people about what the building had been used for and how the fire occurred. I concluded that the building was repairable (it had a £50,000 excess and I estimated the repairs would cost £100,000) and I told the council to get quotes and send them to me, to form part of my report.

My second visit was to a photographic shop in a local high street, which had suffered water damage – caused by the failure of a water main pipe running across the ceiling. The shop had been cluttered with equipment and it must have seemed like a disaster at the time.

However, the proprietor felt it would present a good opportunity to take stock and have a clear out and later on he decided he wouldn't need to make a claim, so I could instruct the insurance company to close the case.

We typically visit a property after the worst, and it's best that we view the residual damage rather than the spectacular damage.

My third visit was to inspect a theft claim in a hangar on a private airfield. It was a very interesting location and I had to drive onto the airfield, past a Spitfire and with aeroplanes taking off. This was a complex claim although our motto is: 'Order out of chaos' and when presented with unusual circumstances we need to find out what is relevant and what is not."

Richard enjoys meeting and talking to clients and he is interested to see how different businesses work. He can also advise clients on how situations have been dealt with previously, giving the example of how there was a spate of thefts where dumper trucks had been rammed into warehouses. A solution was found to fill concrete culvert pipes with soil and place these around vulnerable buildings, also taking the opportunity to landscape these over.

Richard advises that people skills and negotiation skills are important for this role, and also flexibility as it's not always a '9 to 5 job'. He also suggests the following three tips for new graduates:

"Firstly, ensure you learn the technical aspects of the job. CII / CILA examinations are important, and legal knowledge will also be useful. Secondly, it will be helpful to develop a technical interest, for example, by watching television documentaries. A third tip is that this can be a stressful job and so it is important to learn how to manage and work in stress. An exercise routine can help with this."

Richard comments on the special position of GAB Robins within loss adjusting: *"They are big enough to take advantage of certain economies of scale and get interesting contracts and good quality work, but not so big as to be impersonal. Within a year you get to know everyone within the organisation and everybody is nice and co-operative."*