



Best Practices for Catastrophe Claims Processing



Best Practices for Cat Claims Processing

In the months following Hurricane Irma, FAIA heard from many agency members concerned about insurance company claims reporting practices and frustrated by the general lack of communication between companies and their agents throughout the claims resolution process.

With this in mind, FAIA conducted a survey in February of 2018 to identify claims problem areas following Hurricane Irma. Our goal: Providing actionable feedback to industry partners to improve the claims response of the independent agency channel and, most importantly, the customer experience.

The survey was sent to 1,584 agents (agency owner or primary contact). Almost a third (502) responded to the survey. Of that 502, 154 did not report claims activity during the hurricane season, which disqualified them from taking it. The overall number of respondents was 348.

The survey results are included in this report, but two findings helped explain the volume of inquiries and complaints FAIA received after the storm:

- Roughly half of the agents who completed the survey reported they received “no notification” from their carriers regarding Irma claims activity.
- Almost 50% of respondents described their ability to follow claims from first notice of loss to final resolution as “poor.” Another 7% described the process as “unacceptable.”

To help overcome these challenges, FAIA convened a panel of four Irma-affected agents and invited carriers to participate in a panel discussion on April 3 in Ft. Lauderdale. More than a dozen property insurance company executives participated, along with several FAIA member agents and staff. What follows is a list of recommendations for improving the claims resolution process culled from that discussion.

Recommendations

Share information and keep stakeholders informed.

- ⇒ At a minimum, the agent should be notified after:
- First Notice of Loss (FNOL)
 - Adjuster assigned
 - Damage report received
 - Claims examiner assigned
 - Estimate completed
 - Additional information requested
 - Claim paid/claim denied

Use technology and automation to notify (“ping”) stakeholders each time there’s movement in the claims resolution process.

- ⇒ Consumers frequently contact agents for claims assistance. When agents are informed, they can better explain the process and what the consumer should expect. This reduces unnecessary phone calls to carriers, which can be overwhelmed in the aftermath of a large, catastrophic event. Keeping agents informed also may buy consumer patience and curtail unnecessary claims intervention by third parties. Notifications to agents can be sent via email, text message, or recorded call. At a minimum, the agent and policyholder should be contacted within 48 hours of receiving the FNOL.

Develop an online portal for claims

- ⇒ A self-service web portal would allow policyholders and agents to follow the key steps of the claims process from beginning to end.

Assign a severity scale to claims during the FNOL process.

- ⇒ Customize e-mail scripts by degree of severity to more effectively manage customer expectations. Agents should be able to access this information to get a sense of the customer’s place in the queue and alert a company to special circumstances that may require more immediate attention.

Establish a single point of contact for agents.

- ⇒ In many cases, agents are forced to wait in the same long line for claims assistance as their customers. Having an alternate email address or dedicated phone line specifically for agents should assist the claims resolution process and reduce unnecessary company contact from claimants.

Consider “deputizing” company marketing reps to be part of the claims response team.

- ⇒ An effective marketing rep could serve as the agent point of contact after a storm; take advantage of the existing relationship to keep lines of communication open and going both ways.

Send timely explanations with claim checks that fully describe how the claim was paid, application of any deductible, etc.

- ⇒ Ideally, the claimant should receive this communication before or, at a minimum, at the same time the check arrives.

Expand customer/agent self-service options

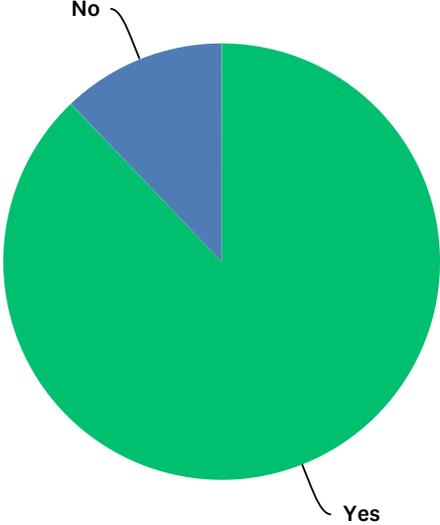
- ⇒ Allow insureds/agents to file FNOL information online and upload photos, video, and other supporting documents.

What Agents Can Do to Improve the Process

- ⇒ Before the storm season begins, push out information to help insureds understand the claims process and deductibles. (This information is readily available on FAIA's website.)
- ⇒ Leave all coverage questions to the company.
- ⇒ Encourage insureds to report all losses, even those that may fall below the deductible.
- ⇒ Let carriers know what they are doing right and where there may be room for improvement.
- ⇒ Help set customer expectations about the claims process.
- ⇒ Collect cell numbers and update email addresses.
- ⇒ Don't abuse the system: Not all insureds have special circumstances.

Q1 Did your agency deal with hurricane/storm claims during the 2017 hurricane season?

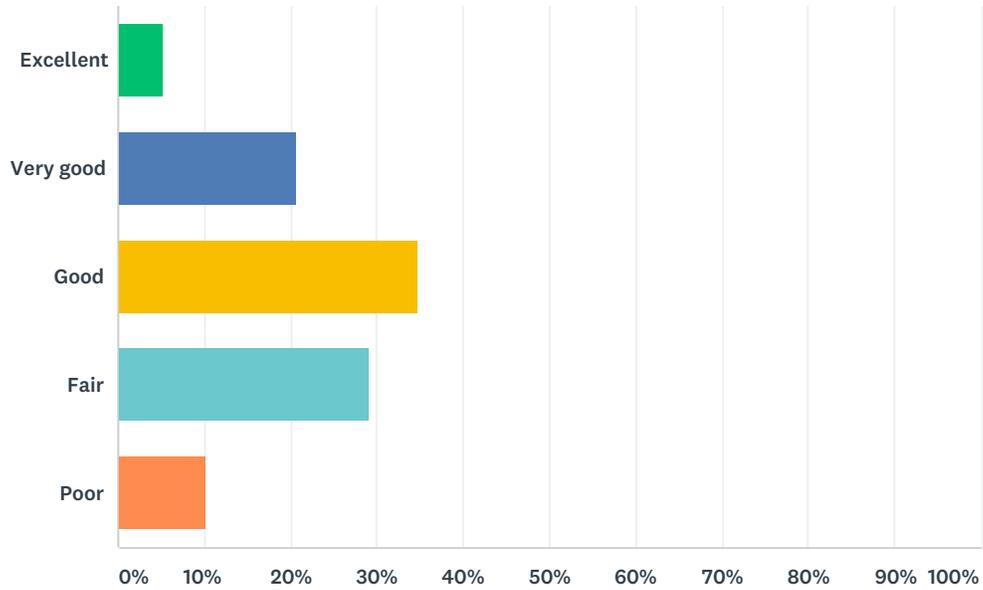
Answered: 503 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	87.87%	442
No	12.13%	61
TOTAL		503

Q2 Overall, how would you rate carrier claims performance during the 2017 storm season?

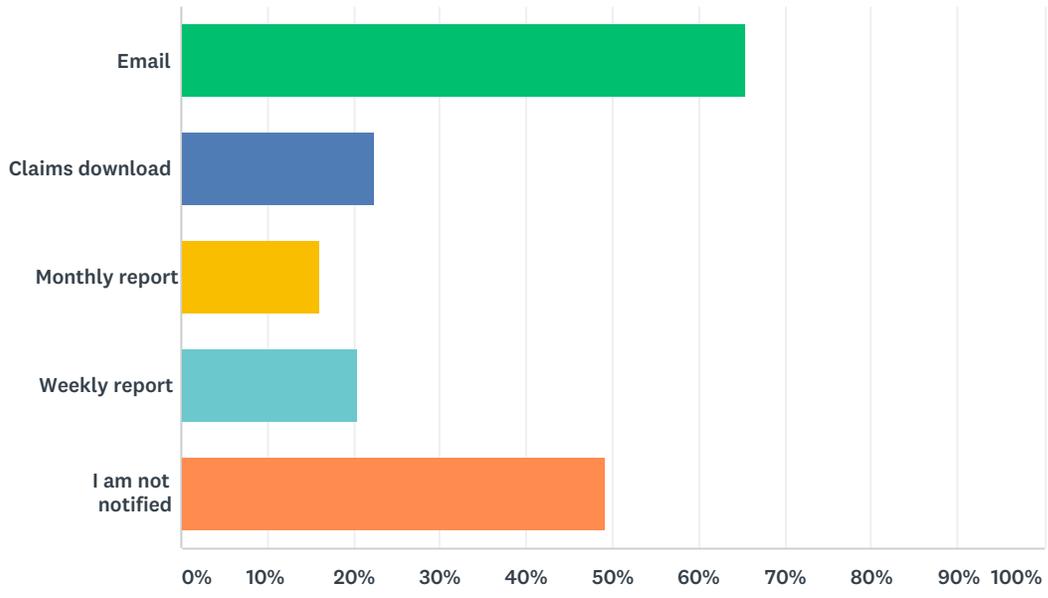
Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES	
Excellent	5.17%	18
Very good	20.69%	72
Good	34.77%	121
Fair	29.02%	101
Poor	10.34%	36
TOTAL		348

Q3 How are you notified of claims activity/progress? (check all that apply)

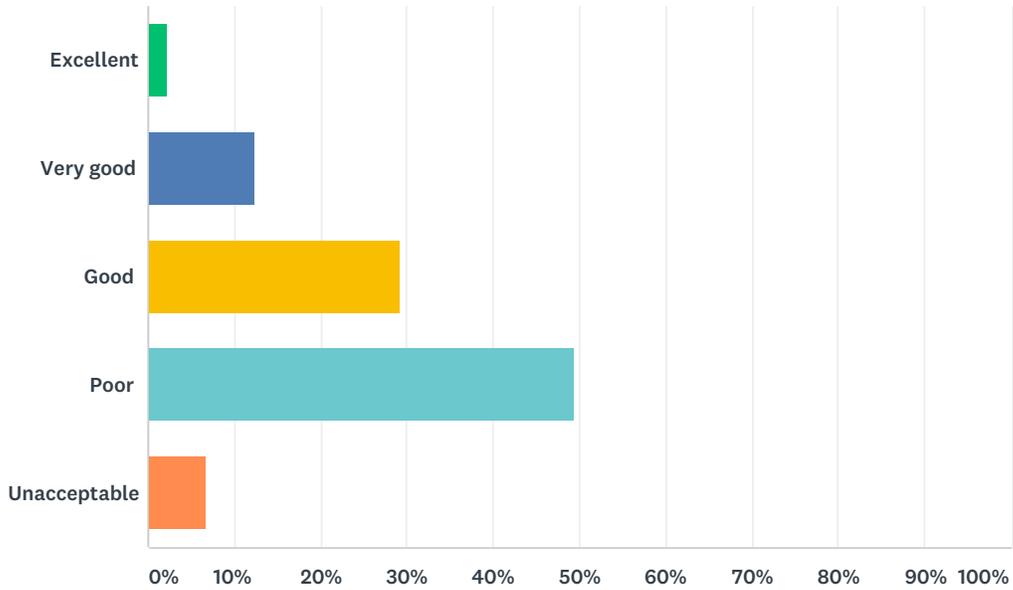
Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES	
Email	65.52%	228
Claims download	22.41%	78
Monthly report	16.09%	56
Weekly report	20.40%	71
I am not notified	49.14%	171
Total Respondents: 348		

Q4 How would you describe your ability to follow claims from first notice of loss to the end.

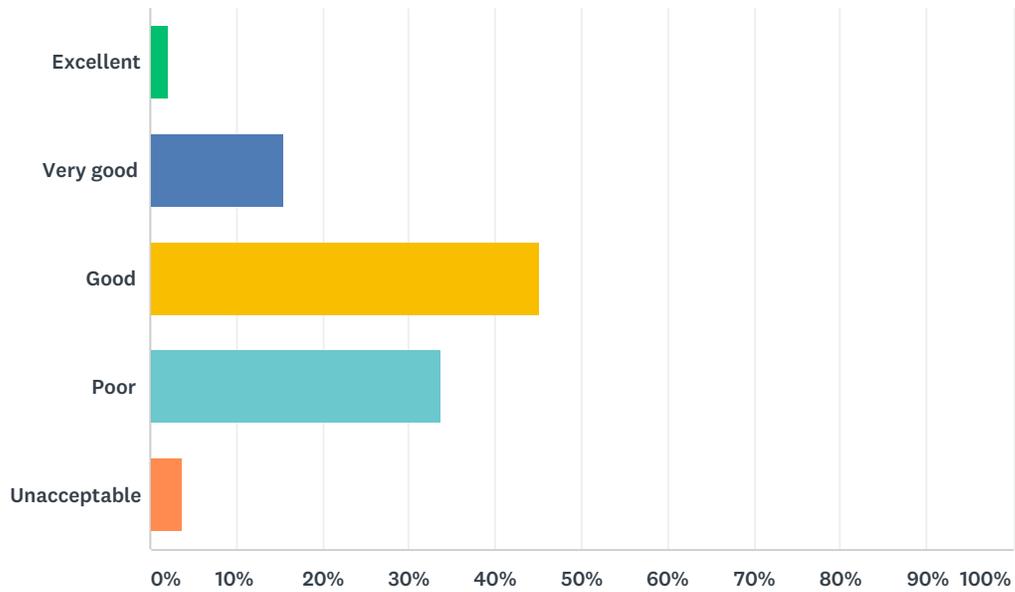
Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES
Excellent	2.30% 8
Very good	12.36% 43
Good	29.31% 102
Poor	49.43% 172
Unacceptable	6.61% 23
TOTAL	348

Q5 How would you rate carriers' overall performance in the post-catastrophe adjustment process?

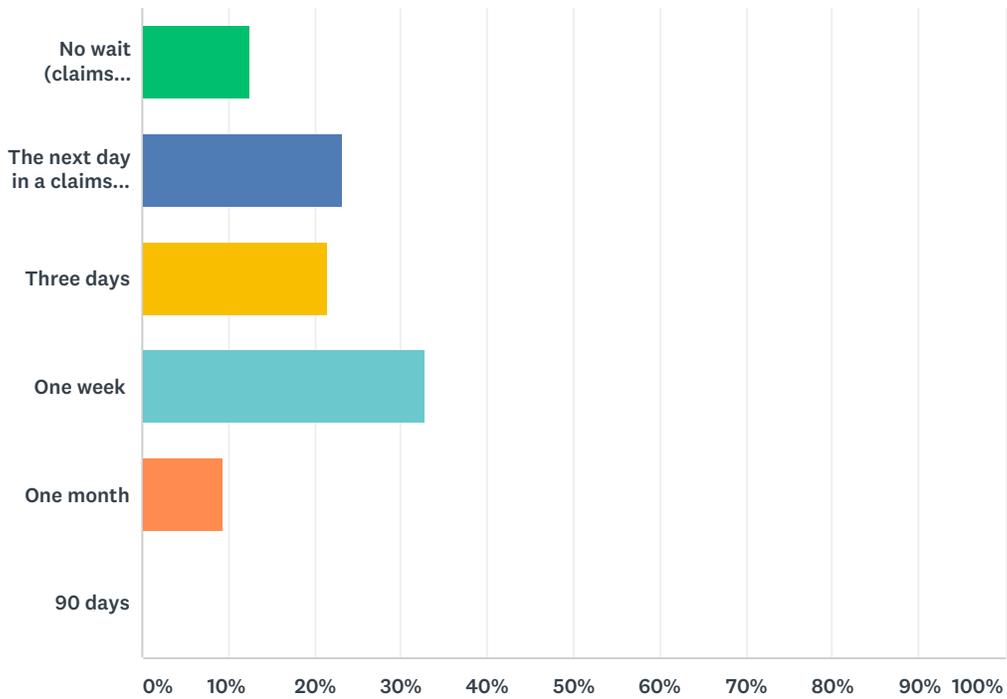
Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES
Excellent	2.01% 7
Very good	15.52% 54
Good	45.11% 157
Poor	33.62% 117
Unacceptable	3.74% 13
TOTAL	348

Q6 What do you think is a reasonable amount of time to wait for claims information from carriers?

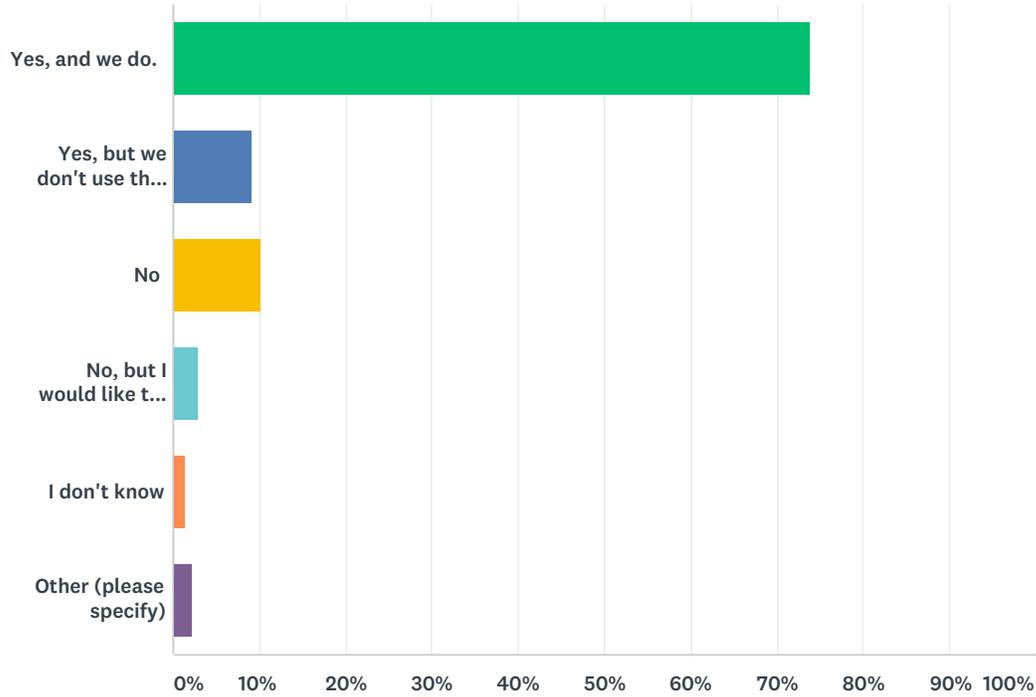
Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES	
No wait (claims download information received as it is entered real time)	12.64%	44
The next day in a claims download	23.28%	81
Three days	21.55%	75
One week	32.76%	114
One month	9.48%	33
90 days	0.29%	1
TOTAL		348

Q7 Does your agency have the ability to receive carrier downloads?

Answered: 348 Skipped: 155

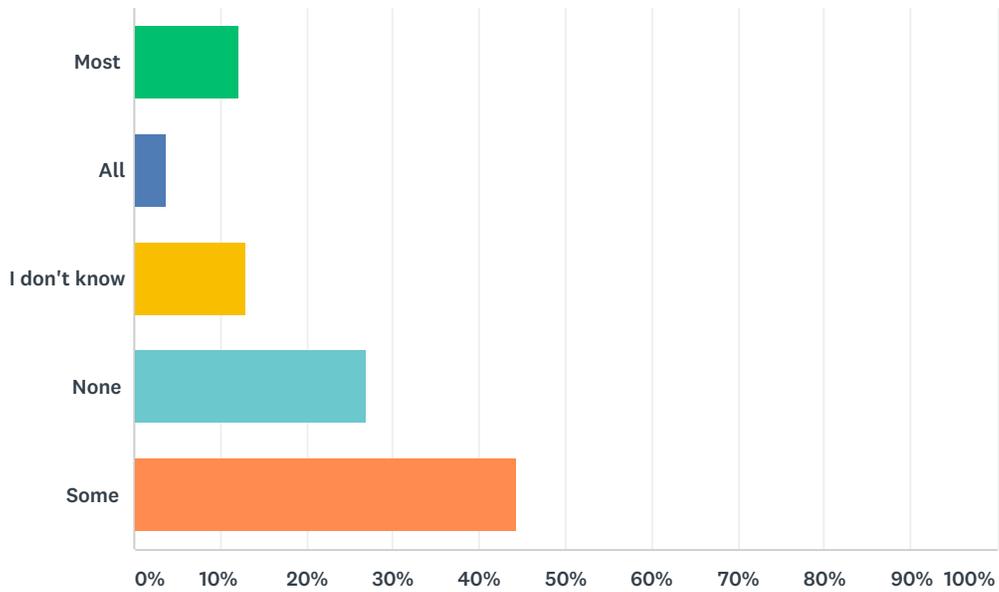


ANSWER CHOICES	RESPONSES	
Yes, and we do.	73.85%	257
Yes, but we don't use that feature.	9.20%	32
No	10.34%	36
No, but I would like to know how.	2.87%	10
I don't know	1.44%	5
Other (please specify)	2.30%	8
TOTAL		348

#	OTHER (PLEASE SPECIFY)	DATE
1	yes but not the full details for our ability to help with supplemental claim submissions	2/27/2018 4:26 PM
2	Yes, we do for some carriers, but not all carriers communicate claims through downloads. We have to reach out to the insurance company for updated info periodically.	2/20/2018 3:36 PM
3	Policy and accounting information only	2/20/2018 3:18 PM
4	Depends on the carrier	2/20/2018 2:35 PM
5	We are still waiting for feedback from some carriers. Don't have time to wait on the phone for someone to speak to.	2/13/2018 4:34 PM
6	We receive downloads but not for claims	2/12/2018 6:13 PM
7	yes but no claims downloads. That would be helpful.	2/12/2018 12:49 PM
8	Not all carriers download info	2/12/2018 10:44 AM

Q8 How many of your companies provide a designated contact person or unique phone number for agency claims questions/assistance?

Answered: 348 Skipped: 155



ANSWER CHOICES	RESPONSES	
Most	12.07%	42
All	3.74%	13
I don't know	12.93%	45
None	27.01%	94
Some	44.25%	154
TOTAL		348

Q9 What advice would you offer to carriers on how to improve claims communications/resolution process with agents?

Answered: 250 Skipped: 253

#	RESPONSES	DATE
1	Keep the agent in the loop.	3/1/2018 11:37 AM
2	when a claim is entered, a copy or notice should be sent to the agent like [REDACTED] does...	2/28/2018 3:58 PM
3	constant communication with the insured and agent	2/28/2018 11:52 AM
4	We are here to assist the process, not to bog it down with extra steps. A quick simple communication is all it takes. Access to status and/or updates would also assist and cut down on the amount of contact we have to make to carriers when clients need a touch.	2/28/2018 11:42 AM
5	communicate!	2/27/2018 5:41 PM
6	Email & telephone communications on a regular basis	2/27/2018 5:07 PM
7	Respond	2/27/2018 5:01 PM
8	Communicate more often throughout the claims process.	2/27/2018 4:47 PM
9	allow agents or consumers easier email or claim portal access to submit claim info, pix, supplemental info, questions... we are in this together, the carrier's agents should have better access to help the insured	2/27/2018 4:26 PM
10	Update claim info on website quicker	2/27/2018 4:25 PM
11	faster response time	2/27/2018 4:16 PM
12	Utilize Technology better at the FNOL level to streamline their internal process. I'd love to see some uniformity within the industry as to how carriers communicate claims info to us. Ivans seems like the logical solution but most carriers are too cheap to pay for the service. It's difficult to provide consistent service from our perspective when we have so many carriers giving us information in so many different ways	2/27/2018 4:02 PM
13	Better communication with claims department and being able to get a person on the phone in less than 15 minutes. 45 minute wait times were the norm.	2/27/2018 4:00 PM
14	deal with outside claims adjusters closely	2/27/2018 3:57 PM
15	Let us see the claims status with updates. Need to find a way for independent adjusters and company adjusters to document the claim real-time and we as agents can then assist (partner) in the client communication.	2/27/2018 3:40 PM
16	Quicker communication and quicker resolution.	2/27/2018 3:39 PM
17	Fire your whole team and start from scratch. Most are utterly incompetent. [REDACTED] was the only company that had good claims handling	2/27/2018 3:33 PM
18	Put updated information on their website including adjuster's name and contact info.	2/27/2018 3:32 PM
19	send us direct notices	2/27/2018 3:31 PM
20	Information and follow-up needs to be sent to the agents as we are the primary client interface.	2/27/2018 3:29 PM
21	...have the adjuster advise the agent on the processing of the claim; e.g. a [REDACTED] policy claim [REDACTED] which is still not resolved for the [REDACTED] at: number: claim... [REDACTED] ...policy UHV2446931. The adjuster is Sara Palin at phone [REDACTED]. Your assistance in resolving this claim will be appreciated. John/Agent	2/27/2018 3:19 PM
22	Just keep us in the loop	2/27/2018 3:13 PM
23	Answer the phone and return calls. Hire more qualified adjuster and CSR's	2/27/2018 3:13 PM

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24	Improve communication with agents and clients. Claim service with some carriers was a good experience while with other carriers were terrible. Some communicate with the agency and others don't notify you of anything happening. The follow up claim status with the carrier need to be improved. Overall communication levels need to be improved both with agency and clients.	2/27/2018 3:12 PM
25	Keep agents in the loop with the claims process	2/27/2018 3:10 PM
26	be more transparent with the agency. either download the information or have a site we can access to view the status of all claims in real time.	2/27/2018 3:06 PM
27	Get out to the customer quicker. Handle the claim more effectively. The companies are disorganized and the customers get frustrated and hire someone outside to handle the fighting for them. Then, its out of our hands to help control cost. [REDACTED] has been the absolute worst to deal with.	2/27/2018 3:06 PM
28	Give us a direct contact for claims issues	2/27/2018 3:04 PM
29	Some TPA /Claims teams did good work , others were terrible in communicating and lacked follow up	2/27/2018 3:04 PM
30	pay more attention to the agents role in helping their clients through the claim process.	2/27/2018 3:03 PM
31	Do not make committments that cannot be kept to clients. make realistic followup calls to clients with good or bad news	2/26/2018 5:48 PM
32	call back insured's and agent's when they are trying to get information about a claim or to file a claim	2/23/2018 12:47 PM
33	Give agencies more access to claim information. For example, let the agent access the timeline so we can see the last time a call, inspection, etc has been made. Agents would be able to discuss the claims process more professionally with their clients. It would also alleviate a phone call to claims when their already inundated with calls.	2/23/2018 11:11 AM
34	Provide agency access to claims information- will eliminate half the calls- NO reason for the agent to be KEPT in the dark.	2/23/2018 9:08 AM
35	In a perfect world claim downloads by all companies on a regular basis would be wonderful. However, I believe that there could have been better communication between the 3rd party adjusters, companies agents and clients.	2/21/2018 3:05 PM
36	Designated claims contact	2/21/2018 11:25 AM
37	Communicate with Agents. Claims information is something we need to know and want to know about. Together we can assist our mutual client through this process but we must know about, what was damaged, what you need from the mutual client so we can properly assist.	2/21/2018 11:11 AM
38	more staffing leads to better response	2/21/2018 10:39 AM
39	ability to log in to website and see real time status for all carriers	2/21/2018 10:10 AM
40	Claims adjusters should communicate more often.	2/20/2018 10:00 PM
41	[REDACTED]	2/20/2018 6:25 PM
42	The insured contacts the agent because they have not heard from an adjuster or have not had any communication from any adjuster in weeks now their frustrated at the length of down town not moving forward and repairing damages. I find the agent is a key intermediary to keeping all on the same page - assisting the insured with understanding a claim, the process, managing their expectation. The agent can discuss contractors using AOB agreements. So a better pipeline between the adjuster, agent and insured. I want to assist my insured's during this time and many times it is after the lack of or misunderstanding the agent is involved.	2/20/2018 5:54 PM
43	Keep agents informed and more contact with the insured during the claims process.	2/20/2018 5:45 PM
44	Better communication with customer and agents	2/20/2018 5:28 PM
45	better contact between agency and adjuster on pending losses	2/20/2018 5:22 PM
46	Don't be like [REDACTED], they denied every roof claim we had From Matthew. Made insureds get an independent inspection to get their claims paid. Every claim was paid but some took almost a year.	2/20/2018 5:22 PM

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47	send us an email or provide a place on the website for updates on a weekly basis or as any thing changes or happens in regards to the claim. This way we can let the client also know but more importantly communicate with the client (email or phone call) so they know what is going on. The biggest complaint was lack of communication.	2/20/2018 5:21 PM
48	First adjusters need to see clients in a timely manner. That did not happen in may situations. Didn't appear to have enough adjusters. Clearly all the companies were overwhelmed as the hurricane affected the entire state.	2/20/2018 5:08 PM
49	Overall experience was good. Just one carrier we had problems with [REDACTED]	2/20/2018 4:54 PM
50	Carriers have encouraged clients to call them direct. When that happens we do not know they have filed a claim. Companies should notify us by email that the claim has been filed. Not all the companies notify us. We find after there is a problem.	2/20/2018 4:30 PM
51	Most agents don't want to get too involved in the claims process, but we do. We get claims download from a few companies which helps, but having access to the claims documents sent the customer by the company would help us answer questions in advance and improve our carriers' image and increase customer satisfaction.	2/20/2018 4:15 PM
52	One carrier, SafePoint - take out company - has been very challenging to work with - customers have not been happy and can't readily change them	2/20/2018 4:04 PM
53	better notification from companies to agents	2/20/2018 4:02 PM
54	Storm Catastrophies delay ability to adjust claims within normal time expectations. When this happens carriers should communicate with insureds and alert them to time expectations. After Irma many times this did not happen. Good carriers communicated well, others did not and took way too long. Prepared insurance was our example of one who took way to long and continually would not give time expectations.	2/20/2018 3:56 PM
55	I suggest all carriers inform agencies of claims	2/20/2018 3:42 PM
56	communicate with your clients and agency. Provide emails/calls updating progress. Most carriers lack any type of structure to communicate. Pay claims and stop taking 90 days to pay the small claims. Oh, by the way, communicate, communicate, communicate.	2/20/2018 3:41 PM
57	Keep clients aware of what is happening to claim on a regular basis. The client get frustrated when they have to call us because they have not heard from the Co .	2/20/2018 3:39 PM
58	Don't ignore agents. We can communicate with the customer and should be helping the adjusters rather than chasing after them for information.	2/20/2018 3:36 PM
59	NEED TO PREPARE BETTER	2/20/2018 3:30 PM
60	More communication in letting the client know where they are in the claims process. Even if we have to say that their adjuster has changed and to allow the new adjuster two weeks to review their claim, that at least gives them an update and a time frame to know what is going on. Communication between claims and customers was not very good this storm - mostly because so many customers were affected and so many outside adjusters came and went.	2/20/2018 3:29 PM
61	We understand that most companies were overwhelmed with the number of claims in 2017. Keeping the agent in the loop through the process is very important though. A weekly update report emailed to the agent would be very helpful.	2/20/2018 3:24 PM
62	Designated contact for agents would be helpful!	2/20/2018 3:24 PM
63	Improve in genetal	2/20/2018 3:21 PM
64	Provide realistic timetable for adjusting and responding to questions. Insured's waited way too long.	2/20/2018 3:18 PM
65	Send an adjuster to assess the claim. Send report to management team for review. PAY THE CLAIM!	2/20/2018 3:16 PM
66	Stay in touch with the agent AND the client. We see way to much "dropping the ball" when it comes to communications with the entity that pays the premium.	2/20/2018 3:13 PM
67	Each insured should have active daily summary of the claims progress	2/20/2018 3:13 PM
68	ADJUSTERS SHOULD BE MORE PROACTIVE ON HELPING THE INSURED'S RESOLVE THEIR DAMAGES	2/20/2018 3:11 PM

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69	This survey is a little slanted in that we had some companies that were EXCELLENT ([REDACTED] one) and some that were very poor ([REDACTED] carriers and, sadly, [REDACTED]). We found a few of the homeowner carriers to have a disorganized catastrophe claims procedure and a high rate of initial re-staffing of the independent adjusters. Also wait times were too long, information was not transferred from field to desk adjuster. Lack of response to our request for a claims status, causing insureds to be very upset. An operator friendly claims website would have made all of the difference. There was a general lack of knowledge or accountability that was very frustrating. [REDACTED] really dropped the ball when they interpreted "other structures" coverage to be excluded if the other structure was constructed of material other than the dwelling. THEN we became more frustrated when they said that if it were attached to the house with a "bracket", there would be coverage. One of our homeowner's lost a guest house that he paid an additional premium for. VERY FRUSTRATING	2/20/2018 3:09 PM
70	Better contact with independent adjusters. They seem to disappear	2/20/2018 3:08 PM
71	Actually, to have better communication via phone calls or email. We had to facilitate communication ourselves with most of our carriers. We have an in-house claims advocate that had a very hard time managing the 2017 storm season due to lack of communication with the carriers.	2/20/2018 3:07 PM
72	They could simply copy the agency on communications with the customer unless the customer specifically wants the agent excluded. Otherwise, we have no way to follow the process until it is over and, many times, not even then.	2/20/2018 3:04 PM
73	Return phone calls !!! Respond to emails !!!	2/20/2018 3:03 PM
74	The communication between outside adjusters and inside adjusters seems to be missing.	2/20/2018 2:59 PM
75	Communicate- To many "hands" dealing with one claim and passing it off to the next on the carrier side making it very frustrating for both the insured and a agent to follow. constantly trying to track the correct person to help	2/20/2018 2:55 PM
76	Just get back with people. That was the biggest issue. Not returning calls, clients didn't know what was going on and we could get answers either.	2/20/2018 2:51 PM
77	None	2/20/2018 2:50 PM
78	Need to figure out how to communicate better inside their own companies. When we would call a company to follow up on a claim, client was still waiting to be contacted after weeks from first notification and there were no notes as to when they would be contacted. Notes were poor internally. There was a large shortage of Adjusters. Adjusters left companies to go adjust for other companies, [REDACTED], for higher pay, leaving other companies in a real bind. This was wrong. There should be more accountability from adjusters. My experience with hiring adjusters from out of state told me this is a very bad idea. They just don't know Florida and they make big mistakes. Overall, I was not impressed with adjusters and I felt the companies were taxed to begin with on top of independent adjusters showing no loyalty at all	2/20/2018 2:49 PM
79	I don't need a daily update but getting notice right away with claim # and adjuster info is a must. And getting notice when a claim is settled and the payout would be great.	2/20/2018 2:49 PM
80	Some of these carriers referred customers to contracted repair services who did not answer their phones and did not have voicemail. Unacceptable.	2/20/2018 2:48 PM
81	Keep the agent informed through the process not call the company and listen to there aob lecture for 30 min to an hour just to talk to a claims customer service person that usually does not know anything.	2/20/2018 2:48 PM
82	to have a dedicated claims person to contact.	2/20/2018 2:42 PM
83	Hire more people in the event of a CAT	2/20/2018 2:39 PM
84	Communications with both agents and insured is so important. In many cases the insured did not know what was happening with their claim. The lack of communications was not acceptable.	2/20/2018 2:36 PM
85	I would suggest to put together a better system in which they can notify the agent via email so that they can contact the Client in a timely manner and set of the clean on the behalf of the company without any issues in involving an adjuster	2/20/2018 2:35 PM
86	Better communication between adjusters and agents	2/20/2018 2:35 PM
87	Help the agency look good	2/20/2018 2:33 PM

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88	We are your partners; treat us as such. We should not have to call or email you for constant updates. We should receive updates automatically when you update the claim.	2/20/2018 2:33 PM
89	Better communications	2/19/2018 10:22 PM
90	Have more adjusters on the field and hold these people strongly accountable for getting back with the insureds. The greatest volume of complaints was that no one called back. Another point is for carriers to make it clear to insureds that they must look at their deductible before making a claim. Many were denied because of smaller damages and this generated huge frustration.	2/16/2018 5:31 PM
91	I am satisfied with claim experience	2/15/2018 3:11 PM
92	Better communications via e-mail	2/14/2018 5:37 PM
93	Better pre-catastrophe training of claims personnel. Be prepared!!!	2/14/2018 3:02 PM
94	send email with phone for agent only for adjuster and updates of progress on claim....	2/14/2018 2:35 PM
95	Communication with agency Instead of us having to hunt them down	2/14/2018 11:26 AM
96	Add more phone contacts	2/13/2018 4:34 PM
97	Let us know what there process is	2/13/2018 4:30 PM
98	Hire more qualified independent inspection firms and require faster turn-around times for reports back to the carriers. This caused the largest delays in getting claim resolutions and payments to insureds.	2/13/2018 4:28 PM
99	Call client back within 72 hours of filing claim, return calls from clients and send emails to agent and clients with updated process information.	2/13/2018 4:11 PM
100	Hire special team to communicate time frames in which insured's claim will be handled.	2/13/2018 11:45 AM
101	get the claims handled more timely-quit the in process excuse-connect the insured with the person handling the claim.Insured's put out for high deductibles need there money quickly. get it handled.	2/13/2018 9:00 AM
102	A specific contact person assigned to answer agency questions	2/12/2018 10:19 PM
103	More in house adjusters as the private adjusting companies jump ship too quick for more money. They slay are not cognizant of our clients needs.	2/12/2018 8:00 PM
104	1) Claims download is not optional, we must have it. 2) agents should have access to all settlement letters and adjusters reports so we can guide OUR clients in the process and explain recoverable depreciation, etc. If we are in the dark we can not prevent PA's and AOB's 3) Don't expect us to be able to defend carriers when they keep us in the dark on purpose. 4) hold adjusters accountable for a 3 day turn around on reports. you hold agents to that so fair is fair. 5) reduce adjusters fees by 25% for every day they delay beyond the 3 day limit. 6) require adjusting forms to hire people that have more than 3 days experience or expect to resend another adjuster on all those claims. Our insureds are not stupid. 7) do a better job of explaining recoverable depreciation to insureds. 8) stop referring insureds back to the agency for claims questions. You don't give us ANY info to talk to the clients about so stop passing the buck. 9) did I mention claims download, so why haven't you contacted Ivans yet? we are 5 months post storm and NO carriers have taken action yet.	2/12/2018 7:51 PM
105	at a minimum, communicate weekly with the insured until a check is received/claim denied/claim closed...even if there is no further changes with the claim. Let them know they haven't been forgotten about	2/12/2018 6:47 PM
106	More regular updates via email on status of open claims.	2/12/2018 6:13 PM
107	Have a team of folks who are available to talk with and assist the agents. Keeps us from chasing the adjusters and bogging the process down	2/12/2018 6:02 PM
108	I am confused. I thought this was about claims performance,not necessarily communications. We had 1 company that had fair performance and the rest were AWFUL. I am not sure why I am still in this business	2/12/2018 6:01 PM
109	Fast and fair claim settlement is the best approach.	2/12/2018 5:17 PM
110	I am not sure. Our agency had to pick up the phone to track claims service and their independent contracted adjusters. Often it was not a pretty trail.	2/12/2018 4:58 PM
111	Automation.	2/12/2018 4:22 PM

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112	When a claim is denied, the adjuster should get on the phone and explain the denial. If no answer leave a message with name and contact number, which the adjuster will pick up and send email to us that insured has been called . I have tried several times to get in touch with an adjuster for that purpose and am usually unsuccessful.	2/12/2018 4:13 PM
113	Have an their own field adjusters & not contracted. Too many of them have quit & are not familiar with the intricacies of Florida.	2/12/2018 3:30 PM
114	Be more transparent about the process with agents. Let us view the claim real time to track progress.	2/12/2018 3:28 PM
115	Return agents phone calls when they leave you messages and emails	2/12/2018 3:26 PM
116	We only get the problems from clients. That is a result of poor coimunication from the carriers to the clients. Fix that and you eliminate the calls to the agent for help because they cannot speak to any at the company regarding the claim or where it stands	2/12/2018 3:18 PM
117	None	2/12/2018 3:08 PM
118	To download the claims information in our system. Provide us the adjusters name and contact information once one has been assigned to our customer so we can follow up for our insureds.	2/12/2018 2:59 PM
119	better communication with client after the claim is filed.	2/12/2018 2:09 PM
120	Some companies are great and some don't report to us at all. Quick simple status updates to us and the customer would go a long way. Silence is NOT golden when it comes to claims. Description of damage and what stage of the process the claim is in? open, closed, pending info, in house, check on the way, PA involved?? etc.. Claim summary... Help us, Help you !!!	2/12/2018 2:09 PM
121	We do not receive any info regarding the status of the claim with many carriers and the ones we do receive notice, it is just the basic info like claim #, adjuster's info (which you can never get a hold of). Often we do not even know when they close or what the payout is. The 3rd party adjusters were awful as well.	2/12/2018 2:04 PM
122	REGULAR UPDATES AS TO WHAT IS HAPPENING WITH A PARTICULAR CLAIM SO WE ARE ABLE TO RESPOND TO INSURED'S QUESTIONS.	2/12/2018 1:49 PM
123	Don't use third party claims adjusters	2/12/2018 1:43 PM
124	get organized. matthew and irma showed lack of planning by the companies. some companies phones were not working. turnstile adjusters.	2/12/2018 1:40 PM
125	Don't over promise. People were often told they would receive a call the next day, but many times were never called at all. This was the biggest frustration to clients. This led to angry calls to the agency office "why did no one ever call me back." If its going to be 3 to 4 weeks for the next step in the process let people know.	2/12/2018 1:39 PM
126	Regular updates, progress reports to insureds with copies to agents. We only hear when there is a problem.	2/12/2018 1:30 PM
127	Send agencies information that is being sent to the client so that when we receive calls from them asking questions we will know what they are talking about.	2/12/2018 1:18 PM
128	Automate the process. Send out detailed email to agencies and those would/could reduce the amount of calls the agencies have to make to carriers about specific claims.	2/12/2018 12:56 PM
129	Notify agents of customers if there will be a delay. We had customers who just didn't hear anything from the adjusters for several weeks, or the adjuster moved on with no advising to the customer. Most companies were really good, however a few were very disappointing.	2/12/2018 12:55 PM
130	Some carriers are better in the claims process than others. It would be nice if each carrier had the adjuster's contact information available. Many carriers utilized independent adjusters and they changes during the claim process not notifying the agent . I spent many hours chasing down current status for my customers!	2/12/2018 12:52 PM
131	Give individual status updates and download capacity	2/12/2018 12:49 PM
132	keep client aware. let me know when adjuster is changed .Tell me know if you suspect fraud. I will help buy you time and stop calling you	2/12/2018 12:44 PM
133	A carrier can't no refuse to answer their phones, provide no claim updates and refuse to provide claims manager information to an Agency Owner.	2/12/2018 12:42 PM

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134	From the initial reporting of a claim, the ability for agencies to check claims status/activity on carrier website that is updated upon every action. Ie. when an adjuster is expected to inspect property, timeframe for damage repair estimates to be completed, when insured can expect to have call from carrier, basically updated with every occurrence . Carriers should have ability to have a claim data base that updates just as policy activity does. Also, mandatory that agencies receive copy of claim estimate breakdown so agency can assist client in understanding what is covered, not covered and details of the recoverable depreciation.	2/12/2018 12:36 PM
135	Include agent in claim status information sent to insured, as insured will call our agency to ask for status instead of the designated adjuster. This will but in the time spent contacting the carrier, getting the contact information to share with insured. Also the availability of email contacts to limit the number of voice mail left which are inefficient at best.	2/12/2018 12:18 PM
136	Giving agents access to the notes in the claim files would help. Giving agencies the ability to settle claims up to a minimal amount, like \$2500 would also be a good way to get small claims settled quickly.	2/12/2018 12:14 PM
137	Communicate and do what is possible to retain adjusters.	2/12/2018 12:12 PM
138	Add features on their websites that allow the agents to see updated claims info from the adjusters.	2/12/2018 12:12 PM
139	Timelines. They should not get 30 days to work a claim after a field adjuster has been out. Who also should not have had 20 days to submit his report.	2/12/2018 12:09 PM
140	More stable adjuster pool and quicker notification of claims numbers / adjusters / contact info....	2/12/2018 12:07 PM
141	HIRE MORE ADJUSTERS; WHEN YOU HAVE SEVERAL HUNDRED CLAIMS ASSIGNED TO ONE ADJUSTER, HE IS DESITINED TO GET BEHIND.	2/12/2018 12:04 PM
142	Companies keeping us posted, Companies following through when they say they will (we often receive a note that we will hear back by a date and we do not), automation would also support	2/12/2018 11:58 AM
143	Have a dedicated phone number for agents to check on claims or have the information available to the agent thru company's website and/or policy.	2/12/2018 11:56 AM
144	Constant communication with client. All are first party claims and they pay the premium	2/12/2018 11:56 AM
145	Better forms of communication and more than one option for agents to get cliam info. Everyone is different	2/12/2018 11:54 AM
146	Keep agent informed of all/most issues asap	2/12/2018 11:53 AM
147	more updates via email notifications. Assigned contact person with contact info.	2/12/2018 11:50 AM
148	none	2/12/2018 11:48 AM
149	On most companies we are left out of the loop, yet the clients are calling us asking questions.	2/12/2018 11:46 AM
150	We as an agency should have access to updated claim info every day and we should be notified by all companies that a claim was made. Customers call and are very upset and we have no idea what the current status of their claim is and spend a lot of time truing to get the info from the company.	2/12/2018 11:43 AM
151	Send copy of dec pages to clients via text or email prior to catastrophe. Ability for clients to upload pictures etc after claim occurs. Notification to client with claim number and who contact is	2/12/2018 11:42 AM
152	allow agent access to claim information via carrier portal. provide a dedicated claims support line for agents only that is answered in a timely fashion.	2/12/2018 11:40 AM
153	email notifications of the claims	2/12/2018 11:39 AM
154	PROVIDE AGENTS WITH CORRECT CONTACT PERSON AND PHONE NUMBERS	2/12/2018 11:34 AM
155	communication. even if no significant "update", consumers want to be informed in many cases just so they know they haven't been forgotten. And, understanding this was an unprecedented event, syncing up the outsourced vendors and in house policy info and claims data must get better. I submitted some claims for customers and to call up in your hour of need and then be asked (after giving your policy number) your name, your address, and other things that make you feel like this company you have trusted has no idea who you are is not ideal.	2/12/2018 11:34 AM
156	update status to claim close	2/12/2018 11:32 AM
157	better and quicker Communication to agents during the claims process will save you money because less clients will call public adjustors.	2/12/2018 11:31 AM

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158	Keep Insured's updated with any news possible	2/12/2018 11:30 AM
159	We fielded questions, but had little contact info. For some ho3 companies, we sat on hold for over 45 min to get claims info weeks after storm passed. Unacceptable. We need enough info about who is the adjuster and where they are in the process. We also need a claims supervisor name and contact info for escalating problem claims.	2/12/2018 11:30 AM
160	There should be an agent dedicated number that goes through every time. We should not be calling same number as insureds to talk to adjuster. We cant get through	2/12/2018 11:27 AM
161	Carrier response, data, follow-up, payment and ALL else has been shameful and continues to be just terrible. It gives all of us a horrible view in client's eyes and minds that they will not soon forget. And nor will we when considering insurers and brokers to work with.	2/12/2018 11:26 AM
162	Notify the agent as the claim is handled.	2/12/2018 11:26 AM
163	Make adjusters/ claims processors more accessible.	2/12/2018 11:26 AM
164	Always copy the agent no matter what, so we are aware when speaking to the client on the smallest of details	2/12/2018 11:24 AM
165	Just pay the claims that they are responsible for paying in a timely manner. Its a fine line I know, yet that's part of it, accepting premiums and paying claims.	2/12/2018 11:24 AM
166	regular progress updates or the ability to view progress in real time. Adjuster on-site contact within 7 days of NOC Clearly communicated responsibilities of adjuster, carrier and insured as pertains repair estimates and work, authorization / approval of bids/estimates	2/12/2018 11:22 AM
167	Designated contact number for agents would be awesome. Would greatly reduce time for agents and claims reps to get a simple question answered.	2/12/2018 11:22 AM
168	Communication by remaining in touch is a lost art on the carrier adjusters, and especially those using 3rd party adjusting firms. If they would maintain contact with the client the entire process would go much smoother. Most are poor in this regard.	2/12/2018 11:20 AM
169	Provide communication to agent on claim status and resolution	2/12/2018 11:20 AM
170	Get the agents involved, early and often.	2/12/2018 11:19 AM
171	System status updates would be an enormous help. We grasp that claim handling has become an extremely specialized and necessarily defensive part of the insurance cycle, but being able to at the very least see where a claim is in the life cycle of the claim process through the agency system would be extremely helpful from a service standpoint. Being able to email an adjuster that a customer was confused or frustrated enough to contact the agency directly for a status update would be very helpful. If not email communication directly to the assigned desk adjuster, at least a central email to let SOMEONE know that a customer needs communication would be great.	2/12/2018 11:17 AM
172	Have a designated link to a claims status info center where you're able to see where in process it is, who's handling it & their contact info.	2/12/2018 11:15 AM
173	Not to reassign claim adjusters without notifying the client.	2/12/2018 11:14 AM
174	Communicate with clients, if [REDACTED] can have the adjuster's ready to go there is no reason that an admitted carrier could not do the same [REDACTED] was the hero unlike some of the largest carriers we have, I have been an agent in Florida since 1990 this was the worst handling of claim I have ever seen	2/12/2018 11:12 AM
175	E-mail updates to the insured and the agent at least every 3 days. Even if there is no progress. This way the insured and the agent knows the adjuster is still active on the file.	2/12/2018 11:12 AM
176	Provide more consistence claims info from start to finish of the claim.	2/12/2018 11:11 AM
177	Leverage technology for the entire claims process from FNOL to settlement with updates available to the agency in real time through the web.	2/12/2018 11:10 AM
178	educate adjusters	2/12/2018 11:10 AM
179	For their Field and Desk Adjusters to return insured's & agent's phone calls and emails within 24 hours with the requested information and explanations. Anything less than that is extremely unacceptable!	2/12/2018 11:10 AM
180	Severe Losses. Send 2nd day status SAP.	2/12/2018 11:08 AM

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181	Have responsive adjusters and WEB Based portal for all insureds to check on active status of their claim. Communication was not good for majority of the Carriers. FEMA was inconsistent and horrible to reach their adjusters	2/12/2018 11:08 AM
182	The agent should be kept up to date on the claim. Some carriers are very difficult to work.	2/12/2018 11:08 AM
183	#1 provide a rich claims portal that agents can access that includes adjuster contact info, claim notes, payment info, contact log, etc. #2 once claim is assigned, we need contact info for a person rather than merely a team phone number or team email.	2/12/2018 11:06 AM
184	Send and email and update me on what's going on. CC me in on emails to the insured	2/12/2018 11:05 AM
185	Better initial communication. Allow small claims to be handled in house. Don't require a field adjuster for those under the deductible.	2/12/2018 11:05 AM
186	Assign a "Progblem Guy" that has the time, ability, and authority to address difficult claims issues. Claims often get caught in the gears over very minor issues or small differences in dollars.	2/12/2018 11:04 AM
187	Better claims access to agents	2/12/2018 11:02 AM
188	Improve response times from independent adjusters.	2/12/2018 11:02 AM
189	Communicate regularly	2/12/2018 11:01 AM
190	Increase Staff Accordingly; train adjusters not to complain and make excuses about their heavy workload to policyholders or agency staff; work more expeditiously (uncomplicated - straightforward claims are taking 5+ months to settle which is unacceptable); train claims staff to empathize with claimants.	2/12/2018 11:01 AM
191	Continue to work on communication of claims status and response time. A lot of their adjusters were in Houston.	2/12/2018 11:00 AM
192	Independent adjusting firms are the worst, they have no desire to keep agents informed. Perhaps a website dedicated to an agencies claims with weekly updates, and document attachments required. Having agents involved in adjusting process is not something companies seem to desire. Agents need to be, contact times and ability to promptly visit a damaged premises way to long. 60 days in some cases.	2/12/2018 11:00 AM
193	Shorter hold times to report and check on claims. Also, weekly email or downloads on claims process would be very helpful. Some companies did a poor job of claim handling, some were good.	2/12/2018 10:57 AM
194	Set up a process to keep the insured in the loop as the where you are with the claim. Communication, communication, communication. 95% of problems solved if you just communicate with the insure.	2/12/2018 10:56 AM
195	Figure out a better process with these claims vendors. We understand you won't have your own claims staff and have to vendor out when a storm happens. In a lot of cases, insureds were given wrong information on processes or who to follow up with after the initial claim. It adds to the confusion for the insured and everyone involved. It was tough to watch the promise we sold get wasted by what most insureds experienced when most of the state really only caught Cat 2 winds. As an insured, I'm not feeling too good about the recovery process if a Cat 4-5 hits a major metro in the state.	2/12/2018 10:56 AM
196	Send email reports with updates. Return phone calls. Attempt to communicate with the agent if they foresee an issue with coverage.	2/12/2018 10:55 AM
197	Hard in a catastrophe for things to run smooth. More information and agency assigned claims escalation person would be nice. [REDACTED] not stealing adjusters would also help.	2/12/2018 10:54 AM
198	online portal with agency login to track claims	2/12/2018 10:54 AM
199	weekley/monthly email updates.	2/12/2018 10:52 AM
200	have a system	2/12/2018 10:51 AM
201	More update availability to the agents/insureds. We received so many calls stating they had not heard from anyone after the filed the claim or after the adjuster came out.	2/12/2018 10:51 AM
202	With over 30 companies, I received the best updates from [REDACTED]. I will not disparage the less responsive ones here but there is room for improvement and it can be done. A key piece for insureds is understanding the recoverable depreciation phase. Several do not understand in lay terms what they need to do to finalize the last payment for their claim.	2/12/2018 10:51 AM

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203	The carriers need to be more prepared. What I found was most carriers were overwhelmed by the number of claims and were not adequately staffed. I'm sure most of the carriers have learned from this though.	2/12/2018 10:50 AM
204	I think the communication breakdown is more significant between the contracted Adjusters and everyone else (the carrier, the customer, us agents). I really would like to see that process streamlined and improved before next hurricane season!	2/12/2018 10:50 AM
205	I'm less worried about them communicating with us and more concerned about them communicating with our clients. If they do their job, that keeps us out of the mix. A third party only creates confusion. They need to be more aggressive in dealing with our clients.	2/12/2018 10:48 AM
206	answer the phone and return calls to alleviate insureds getting frustrated and in turn hiring private adjusters to handle the claim.	2/12/2018 10:47 AM
207	Do Not Use Third Party Vendors	2/12/2018 10:47 AM
208	Don't know. For the most part we were left completely out of the process. [REDACTED] were the worst, all of them.	2/12/2018 10:47 AM
209	communicate.	2/12/2018 10:46 AM
210	[REDACTED] is the worst wont even call clients	2/12/2018 10:45 AM
211	not enough room here, but they need more staff and they need to do a better job keeping in touch with clients and explaining things before mailing them. and they need to actually pay.	2/12/2018 10:44 AM
212	they were under manned for this event	2/12/2018 10:44 AM
213	reports to agents	2/12/2018 10:44 AM
214	Contact agents before a storm (like now) and go over procedures and ask for our input. Most of our carriers provided horrible claims service and you would think this was the first storm they have ever been through. It seems every time there is a storm, everyone tries to reinvent the wheel. There is a reason the general public dislikes the carriers, because of the way they handle the handle claims and lack of communication. I could go on and on but I don't have the time.	2/12/2018 10:44 AM
215	be properly staffed and have controls over your independent adjusters	2/12/2018 10:43 AM
216	Communication with the client is key and making sure the agency has received what is sent to the client. Having a team to just give updates to clients/agents.	2/12/2018 10:43 AM
217	Notification to the agents faster	2/12/2018 10:43 AM
218	I understand the catastrophic nature of the event and just not having enough bodies to handle the claims coming in....but if the systems were more updated and we could follow the process and locate the last person to touch the file it would save the client, the agent and ultimately the carrier lots of time and energy and headaches.	2/12/2018 10:43 AM
219	more notifications	2/12/2018 10:42 AM
220	Return agency calls. I've even resorted to emailing VP's via linkedin as a means of communication. Or copy client claims related emails to the agencies. It's been very frustrating, trying to stay current on some of my client claims. The companies have to do a better job of keeping the agencies in the loop.	2/12/2018 10:42 AM
221	Hire more personnel during storm season, allow notes to be viewed by agent, insured and company	2/12/2018 10:41 AM
222	Keep us up to date with issues. We received calls when things were not being corresponded to them. They would receive no response or call.	2/12/2018 10:41 AM
223	Stay in contact with the insured on a more consistent basis, once the claim is filed keep them abreast of the progress	2/12/2018 10:41 AM
224	Just keep us in the loop with updates regularly	2/12/2018 10:41 AM
225	Email	2/12/2018 10:40 AM
226	Real Time updates help us keep the process helps us keep the process orderly	2/12/2018 10:40 AM

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227	communicate. have outside adjusters work better with inside adjusters. contact us agents as we are in the dark on the claims unless we call our clients or they call us crying, yelling, frustrated and we feel like we cannot help them because we are told it's up to the adjusters. Feeling like we just sold a product that doesn't stand up to what it claims to be.	2/12/2018 10:40 AM
228	the response time was ok but the follow up and finalizing the claim was terrible. We did not have a lot of claim but some took 3 months to settle.	2/12/2018 10:40 AM
229	One day webinar training for cat adjusters not familiar with carrier forms, tracking reports to agents when claim transfers to desk adjuster from cat adjuster No hope in the case of [REDACTED]. They were the worst we dealt with and still have issues.	2/12/2018 10:40 AM
230	Be prepared. Keep insureds in the loop. Letting them know what is going on would have greatly reduced the frustration of not knowing what's going on.	2/12/2018 10:38 AM
231	company should have been better in response. should have way and get back sooner with customers.	2/12/2018 10:38 AM
232	I noticed that the inside adjusters blamed the outside ADj's a lot and to a client that looks bad. There needs to be a dedicated person outside of the adjuster following up with adj's and clients to improve communication. Another big issue was adjusters quitting and the companies NOt reassigning the cliam in a reasonable amount of time which allowed for PA's and Lawyers to get involved in cases they didn't need to be and now will drive up the cost of the claims.	2/12/2018 10:38 AM
233	more communication in general	2/12/2018 10:37 AM
234	do not refuse telephone calls from agents when following up on a claim.	2/12/2018 10:37 AM
235	Better vetting of the contracted adjusting firms as they were the ones that created all of the issues for the carriers.	2/12/2018 10:37 AM
236	Make information available online and keep it current	2/12/2018 10:37 AM
237	So many carriers ill prepared to handle the claims. Worst I have ever seen, nothing like the previous hurricane claims of years past. We have so many not settled yet, so many had to hire public adjusters, it's been a disaster for the industry in general.	2/12/2018 10:37 AM
238	WE DELT WITH MORE THAN A FEW ADJUSTERS ON ONE CLAIM, THEY NEED TO ASSIGN AN ADJUSTER, AND THAT ADJUSTER NEEDS TO HANDLE THE ENTIRE CLAIM , TO MANY PEOPLE WERE INVOLVED IN THE HANDLING OF INDIVIDUAL CLAIMS WE NEVER KNEW WHO WE WERE DEALING WITH	2/12/2018 10:37 AM
239	Down load activities in real time and to make it easy to get a hold of a person at the company level.	2/12/2018 10:36 AM
240	TAKE CARE OF THEIR CUSTOMERS. WE HAD VERY MANY CLAIMS IN WHICH THE CUSTOMER GOT A VERY SLOW OR NO RESPONSE FROM THE CARRIER. CARRIERS WERE WHOLLY UNPREPARED FOR THE CLAIMS.	2/12/2018 10:36 AM
241	Hirer adjusters that call people back and communicate better.	2/12/2018 10:36 AM
242	the first few months were rough with most carriers but did get better. some faster then other.	2/12/2018 10:36 AM
243	communication was the biggest breakdown and using time frame for uploads and processing times as excuses for delays in information and finishing claims. I also think they got kick backs from reissuance carriers to keep costs to a minimum. HUGE OVERALL FAILURE IN MY OPINION. not one carrier had enough staff to deal with their exposure. Using 3rd party claims company's who they are usually fighting against as Public adjusters. Does not seem fair or ethical	2/12/2018 10:36 AM
244	Have dedicated teams to resolve conflicts	2/12/2018 10:35 AM
245	Let the agents help by letting us know what is going on so we can answer questions from the insured without having to call claims	2/12/2018 10:35 AM
246	Assign an adjuster that is responsive to the agency and to the client. Do not make the claim take as long as possible to resolve, thus keeping the PA and Attorney out of the claim	2/12/2018 10:35 AM
247	Provide regular feedback and designated claims contact for agent	2/12/2018 10:34 AM
248	Keep us in the loop. Better communication	2/12/2018 10:33 AM
249	Let agency know when they speak to insured	2/12/2018 10:33 AM
250	Make Every note or activity available online right when it happens. Phone calls, emails, site visits right in the system for us to see. Then we can tell the client of progress.	2/12/2018 10:33 AM