



# Criterion

A Charles Taylor company



NEWSLETTER - AUGUST 2024

## Welcome

**Did you know that the word vacation originates from *vacātiō* in Latin which means “exemption from service, respite from work,” and traces back to *vacāre*, an activity close to meditation and inspiration.**

The summer indeed started very much on an inspiring note with a private tour, for our insurer-clients and brokers, of The Eye of the Collector, a magnificently curated art fair in the heart of Chelsea. Art has this immense ability to stimulate dialogue and make us share perspectives. Seeing so many beautiful pieces of art was therefore the perfect opportunity to exchange ideas with fellow claims professionals on the High-Net-Worth claims market ahead of the summer break.

The world of High-Net-Worth insurance however never stands still, especially in the summer, with theft and escape of water to empty properties, happening more frequently. Our Criterion team was on hand, helping our clients' customers get back on their feet. Yet, we also took in turn, time to switch off and recharge for the rest of the year, driven by our passion for a job well done.

This passion is what our August issue is all about:

- Passion for the High-Net-Worth world, as narrated in the interview of Phoebe Lumley and Michael Beeley at Lumley Insurance
- Passion for putting our clients back into their normal world even when faced with the most complex claims, as narrated by Mark Watts
- Passion to constantly increase service levels for Sean Fitzgerald
- Passion to progress in his career as an adjuster for Matthew West-Robinson

I hope you enjoy the newsletter.

Warm Regards,

*Helena Evans*

Helena Evans | [Managing Director](#)

# In the spotlight



We spoke with Michael Beeley and Phoebe Lumley at Private Client specialist insurance brokers Lumley Insurance, about the challenges of dealing with High-Net-Worth claims and the service High-Net-Worth clients expect.

## What is your role at Lumley's?

**Michael Beeley:** I am Lumley's senior claims manager. So, on a daily basis I'm managing our client's claims. I'm always looking to ensure I have an understanding of the present position, either by speaking to the client, loss adjuster or insurer. That way I can consistently advance the claim forward towards completion and ensure that our clients are getting the best possible outcomes.

**Phoebe Lumley:** My role at Lumley Insurance encompasses a few things, including assisting with our client's claims. When it comes to claims I would say my role is about managing our client's experience and ensuring that things are moving forward in a way that reduces the burden on them, so that they know things are in hand.

*"I just wanted to thank you for listening to me. You don't understand how much it helped physically talk into someone it was a pleasure talking to you"*

**Mr. A.**

# In the spotlight

## What are your main challenges when it comes to High-Net-Worth claims?

**Michael Beeley:** Honestly, the biggest challenge is when there are unnecessary or unexplained delays due to a loss adjuster or insurer. Of course, a claim can be massively impacted when a client is slow to respond with the answers or documentation we require, but at least then the claim is client-led. When it comes to being the middleman, if a loss adjuster isn't doing their part, we can't do our part, and no one is happy!

**Phoebe Lumley:** I completely concur with Mike! When it comes to claims, this is what a client's policy is all about. They've bought the cover on our recommendation, and we want to make sure it is living up to that promise of value. We're confident in our panel of insurers and the cover offered but there is so much more that goes into a claim. It's often an inherently distressing time for clients, so there's nothing more frustrating when a claim or client is impacted by something extraneous to the situation.

## What do you look for in a High-Net-Worth adjuster?

**Michael Beeley:** Someone who will be a regular point of contact, with good response times, who efficiently and regularly updates both ourselves and the client. Someone who is happy to pick up the phone and have a conversation, as well as send an email. Sometimes there are unavoidable delays or disagreements and being able to have a proper conversation with someone and get a complete understanding makes a massive difference, both to us and the client!

**Phoebe Lumley:** Communication and expertise. If there is nothing more frustrating than unnecessary delays, then there is nothing better than a loss adjuster who updates you without needing to be asked! I think a great High-Net-Worth adjuster makes the process feel like a collaboration between themselves, the insurer, the broker and the client. When we work as a team, I can support the client effectively and the loss adjuster can properly utilise all of their years of experience and expertise to manage the claim.

## How does Criterion support you?

**Michael Beeley:** All of the above! Criterion are well known for being efficient, easily contactable, informed and thorough. It makes my job a lot easier! Regular updates are the most important thing a loss adjuster can do for us as broker in the management of a claim. Every loss adjuster is different in how they work. Mark Green, is incredibly easy to talk to and always provides really in-depth updates, he keeps everyone in the loop so you know you don't need to chase every week. With Criterion the client knows exactly where they stand. Even if a claim goes on for a year our clients are happy because they can trust us, and they aren't left in the dark.

**Phoebe Lumley:** There are certain loss adjusters that when you see they've been appointed to a claim you feel immediately reassured. When I see that Criterion have been appointed to a claim, I know that I'm not going to struggle to get an update or an answer to a question. I think Criterion really put the client at the heart of the claim and it shows. Your adjusters give us regular updates, they're personable and they'll take the time; and that good communication allows us to support and build trust with our clients and yourselves. It makes even the most complex of claims so much easier!

*"Very many thanks for all your help. We are hugely appreciative of how smoothly and helpfully our claim has been handled despite the complexities and delays that our neighbours caused."*

**Dr. C.**

# Delivering on our promise

**In June last year, our adjuster Mark Watts was instructed to handle a notable escape of water claim for damage caused to a three-storey home.**

The water escaped from the first-floor bathroom down through the ground floor rooms down into the basement kitchen and dining room, causing extensive damage, to such a degree that the property was uninhabitable. Mark immediately attended site with specialist restoration contractors and arranged removal of the contents into storage, discussed and agreed works required to set in motion drying the property. At the same time, he helped the Insured source alternative accommodation and recommended payment to enable them to move out as soon as possible.

Chartered surveyors were appointed to produce a repair schedule to put to tender alongside arranging for planning / building control approvals where required. Mark had oversight of the surveyors, reviewed and agreed the schedule and worked collaboratively with all stakeholders throughout this complex process ensuring matters progressed as smoothly as possible, whilst also managing and agreeing the contents claim with the Insured.

## Outcome

The property was fully reinstated with limited fuss. The Insured was able to continue to live nearby mitigating the inconvenience the claim caused. The contents claim was settled in a timely fashion to enable the Insured to place orders for new items. These were delivered to site so the Insured could move home once the repairs were completed. Happily, the Insured was able to return home following the extensive loss within 11 months of the event occurring. The property was fully reinstated to include bathrooms, kitchens, flooring and furniture replaced.



# Delivering on our promise

## What the Insured said about Criterion

*“From the outset, my engagement with Criterion has been nothing short of top notch. The technical expertise demonstrated from the outset gave me complete confidence of navigating the various challenges experienced during the works and the level of the immediate responses to enquiries/actions was something I very rarely witness in the insurance industry.*”

*“Most importantly, Mark made me feel valued and important. He was honest, to the point and cut through the jargon to tell me exactly how it was. He proceeded to give me clear instruction on what would happen next, how long the process may take and what action I needed to undertake. Whilst his assessment was brutal to hear, it was exactly how I needed to hear it, and it gave me immediate comfort that we were in good hands. The subsequent process was as smooth as possible and when hurdles were faced; he and the wider reinstatement team acted with promptness, fairness, and integrity. You are credit to the industry and Mark is a credit to your organisation”.*

*“Thank you Damon it’s been a pleasure dealing with you. You have made a terrible couple of years alot easier to deal with and I thank you for that. Thank you once again for your support and compassion it really has been appreciated.”*

**Broker**



## Eye of the Collector

**In July this year, Criterion hosted a private tour of the Eye of the Collector exhibition for a selection of our clients. This provided the perfect venue to celebrate long-standing partnerships and our shared goals of ensuring clients receive exceptionally high-quality service.**

Held in the stunning 1859 Grade II listed Garrison Chapel at the Chelsea Barracks, the Eye of the Collector is a unique fair offering a curated presentation of art and collectible design in dialogue with beautiful architectural surroundings. Some of the highlights of this year's exhibition included 30 new commissions by contemporary artists and makers on show for the first time at the fair. There were also sculptures of works by William Turnbull (Offer Waterman), Damien Hirst (Lalique) and a rare early C20th Pende Deformity Mask (Duende Art Projects).



# A new role to enhance service standards



**Sean Fitzgerald explains how his new role as Technical & Quality Manager will help enhance the service levels Criterion provides its clients.**

## **What is your background in adjusting?**

I started my career as a Loss Adjuster in 1990 and for the first 25 years I worked at a competitor holding various positions including Associate Director within the Private Client & Major & Complex Loss Unit. I have travelled extensively throughout the UK and Europe, handling both commercial and High-Net-Worth claims.

## **What does your new role as Technical Manager entail?**

My role as Technical & Quality Manager is to ensure with the rest of our team, the highest standard in the way claims are handled by Criterion, across the High-Net-Worth, Fine Art and High-Net-Worth Real Estates markets. I am also mentoring, providing technical advice while ensuring the quality of reports provided to our clients are of the highest standard.

## **How do you support insurers, MGAs and brokers?**

I have been involved in High-Net-Worth market for many years and have worked with many of the leading Insurers, MGAs and Brokers. At Criterion we understand the High-Net-Worth market and have built strong relationships with our clients over many years. We therefore aim to provide them with service they rightly

demand to ensure their expectations are met and exceeded.

## **What hobbies do you have outside of work?**

My main hobby, particularly at this time of the year is gardening, where I have three gardens to look after. With the current climate it is almost a full time job! I also enjoy walking, cycling and looking after my daughter's dog, Ted the dachshund.





# Rising Star

**Big congratulations to Criterion adjuster Matthew West-Robinson who has just passed all his Chartered Institute of Loss Adjusters (CILA) exams and is now an Associate of the CILA and can proudly use the designation ACILA after his name.**

**This is a great achievement by Matthew and reflects our commitment to promoting professionalism across the Criterion business.**

The CILA Associate qualification is the gold standard in claims. It denotes that Matthew has both the depth and the breadth of knowledge coupled with proven practical experience in the successful handling of claims. Becoming an Associate of the CILA is a significant achievement and enables Matthew to describe himself as a Chartered Loss Adjuster.

*“Many thanks - we found you so helpful & informed that it has greatly reduced our stress.”*

**Mr. B.**