



Criterion

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Welcome

As we head into this new year, I've been reflecting on the pace and progress across Criterion over the past few months.

It's been a busy and rewarding period, and I'm incredibly proud of how the team continues to support our clients with such professionalism, care and calm reassurance, especially through some very challenging and sensitive cases.

We've also had the pleasure of welcoming an ex-colleague and new clients to Criterion recently, and I'm really looking forward to the year ahead with fresh energy and expertise around us. You'll see in this edition a claims perspective of the Renters' Rights Act, and some early reflections on Signature Claims Services, which has already begun to make a positive impression.

Thank you all, colleagues, clients and partners, for your continued trust and support. I'm excited for what 2026 has in store for us.

Warm regards,

Helena Evans

Helena Evans | Managing Director

Signature Claims Services

Since its introduction, Signature Claims Services has continued to resonate strongly with our clients.

When we first set out to create this service, the aim was simple: to take the care, experience and calm professionalism that already sit at the heart of Criterion and shape them into something even more finely tuned for the particularly complex or specialist situations our clients trust us with.

Every instruction we receive reinforces the value of combining technical excellence with refined interpersonal care, qualities that matter deeply when working with discerning clients and complex or sensitive circumstances. As Signature Claims Services evolves, we're inviting our clients to share their experiences and insights, helping us highlight what makes this service distinctive, and how it continues to deliver meaningful reassurance when it matters most.

A broker's perspective...

How would you describe your overall experience with Signature Claims Services?

I pride myself on my customer care, working with Criterion's Signature Claim Service has made me feel like I am working with people that care as much as I do, we know our clients and they are willing to be flexible, tailoring their approach to our requests & listening to ours & the client's needs.

What stood out to you about the approach, communication, or attentiveness of the Signature Claims Services adjuster?

The willingness to spend a whole day out of the office on a minor claim to establish a relationship with the family in the event of future claims that may or may not materialise. Being able to nominate a specific adjuster to a family / family office so the client can feel that extra support & a shorthand can be developed so that clients are not always meeting strangers at difficult times in their lives and not having to respond to necessary but banal questions because this information has been gathered once and the loss adjuster can just deal with client on a human level.

"Thank you very much you did everything so quickly."

Our approach in action...

Were there any moments in the process that demonstrated the care, attention, or elevated service you associate with Signature Claims Services?

I have had 3 claims so far. One was notified direct to insurers and there were potentially some issues regarding cover, Criterion notified us, had experts on site at first visit, had a subsequent Teams call with us to address all the issues, and speaking to Insurers the same day to progress the claim.

Another case which is particularly sensitive the adjuster has ensured that the client had minimal fuss with validating costs and arranging a very quick interim payment. He painted a picture for insurers of the family and the incident, so it was not just a claim, in order to obtain the maximum support for the client outside of the material possessions. He met the client previously and so was able to reassure and empathise on a very personal level. He was able to ensure that what was important to this client was the focus of his discussions and show he understood their trauma.

Without discussing specific claim details, what positive outcomes or impressions have stayed with you following your Signature Claims Services experience?

The claim that was particularly distressing to the client because members of the family were at risk of harm, I am confident that had I not been there they would have felt just as safe because he had built that connection with the client and understood some very particular and private needs of the family.

How would you explain Signature Claims Services to a colleague or market partner who hasn't worked with it yet?

Signature Claims Services service is the next step in High-Net-Worth adjusting, it builds on the good service I have always had from Criterion but is more adaptable and collaborative leading to better outcomes.

In your view, where does Signature add the greatest value within the High-Net-Worth/ Ultra High-Net-Worth client space?

I think it adds value for both but ultimately the Ultra High-Net-Worth is where it can really be moulded to the clients' needs and expectations.

“Signature service is the next step in HNW adjusting, it builds on the good service I have always had from Criterion but is more adaptable and collaborative leading to better outcomes.”

The Renters' Rights Act – At a Glance

The Renters' Rights Act (RRA) is the biggest reform to England's private rented sector in decades and will be introduced in phases, with the major changes taking effect 1 May 2026.

We reflect on how we consider it may affect the claims landscape.

An overview of the key points:

- **Abolition of Section 21 “No Fault” Evictions**

Landlords will no longer be able to evict tenants without a valid legal reason.

- **All Tenancies Become Periodic**

Assured Shorthold Tenancies will end as a tenancy type.

From 1 May 2026, all tenancies convert to open ended periodic agreements, and tenants can leave with two months' notice.

- **Rent Increases Limited to Once Per Year**

Landlords may raise rent only once every 12 months, with a minimum two month notice period.

- **Stronger Property Standards (Including Awaab's Law)**

Landlords must fix serious hazards (such as damp or mould) more quickly and meet higher property standards.

- **Ban on Rental Bidding Wars**

Rent must be advertised at a fixed price — landlords cannot invite or accept higher bids.

- **Right to Request a Pet**

Tenants may request to keep a pet and must receive a response within 28 days.

Landlords can refuse only for reasonable grounds.

- **Protection Against Discrimination**

Landlords cannot refuse applicants because they receive benefits or have children.

The Renters' Rights Act – At a Glance

In the High-Net-Worth arena in particular, alternative accommodation has a significant impact on claims costs, primarily due to the cost of 'like for like' accommodation.

These costs are further challenged during a surge with limited supply and high demand driving up rental costs and the restrictions of minimum 12 month lets, with no flexibility to extend other than another fixed full term.

In our view the RRA could have several benefits on the claims landscape, particularly the fact that there will no longer be a fixed term, enabling customers to rent a property for the duration of a reinstatement project and not be committed to a minimum rental period. For projects where works may take longer than expected, having the ability to continue living in the accommodation until they are ready to move out only requiring 2 months' notice rather than renewing and having to extend for a full fixed term will make a substantial difference to mitigating alternative accommodation costs.

Another small change that will have a considerable benefit is tenants being able to request to keep a pet. Accommodating pets is particularly challenging, and can restrict the choice of suitable properties, often delaying commencing works.

We spoke with Emma Langdon from Insurance Claims Accommodation Bureau (ICAB) for their perspective of the impact on the alternative accommodation market.

“ From our perspective :

- Rental instructions are likely to increase, driven by landlords exiting the market or seeking more structured support with compliance.***
- However, progressing these instructions may become more challenging, particularly where landlords are cautious about reduced flexibility in regaining possession.***
- We are already seeing a noticeable reduction in available rental stock, with some landlords preferring to sell rather than continue under the new framework.***
- From 1 May 2026, no incentives can be offered to landlords, e.g increased rent, which may further limit available options and slow turnaround times.***

Overall, while demand may rise, supply constraints and procedural complexity are likely to shape the landscape.”



Welcome Back, Laura

Laura Clarke re-joins Criterion with more than 20 years of experience in the insurance industry — including 14 years specialising in loss adjusting across high value, complex and sensitive domestic claims.

Laura first joined Criterion in 2017, building a reputation for her measured approach, empathy, and strong technical judgement. After her time with us, she continued to refine her expertise in senior positions with other adjusting companies in the High-Net-Worth space taking on a wide portfolio of high value losses across London and the Home Counties.

We are delighted to welcome Laura back, she brings with her a wealth of High-Net-Worth and major loss expertise, a calm and reassuring client manner and the kind of practical, grounded approach that makes her such a natural fit for our business.

To get to know Laura a little better as she settles back into the team, here's a short personal Q&A.

Q: What made you decide to come back to Criterion?

My decision to return to Criterion was driven by a combination of the team culture, the professionalism within the organisation, attention to detail and care for handling claims the right way. During my previous time here, I experienced first hand what it means to be part of a team that supports one another, communicates openly, and takes pride in delivering high quality work.

Criterion has always stood out as a place where people collaborate with genuine respect and a shared commitment to doing what's right for customers and colleagues. The professionalism across the organisation, how challenges are approached, how decisions are made, and how people treat each other, created a working environment where I felt I could bring my best every day.

Ultimately, I chose to come back because I missed being part of a team that not only values expertise and accountability, but also fosters trust, encourages growth, and celebrates collective success. Returning

“Thank you so much for your sterling work in getting Insurers on board with this. Very much appreciated.”

Welcome Back, Laura

felt like the right step both personally and professionally, and I'm excited to contribute again to a culture that I truly believe in.

Q: How have your first few weeks back been?

My first few weeks back have been fast paced, but genuinely rewarding. There's been a lot to pick up and reacquaint myself with, but it's also been so nice to return to a team that's welcoming and supportive.

Everyone has been incredibly professional and collaborative, which has made the transition back much smoother. Even with the quick pace, there's a real sense of pulling together, sharing knowledge, and helping each other succeed.

I've also been reminded of the high standards and professionalism that make this such a great place to work. The clarity of communication, the openness to questions, and the commitment to doing things properly all reinforce why I was happy to return.

Overall, it's been busy, energising, and genuinely uplifting to be back. The combination of a fast-moving environment and a supportive team has made the first few weeks both productive and enjoyable.

Q: What do you enjoy most about working as a Loss Adjuster?

What I enjoy most is the variety and the human connection that comes with the role. No two days are ever the same. I get to meet a wide range of people, visit their homes, and understand the real life situations behind each claim. Seeing properties first hand and listening to customers' stories adds a level of insight and context that you simply can't get from paperwork alone.

I also genuinely enjoy the drama and unpredictability of domestic claims. Every scenario brings its own twists, different household setups, unique causes of loss, and the personal impact it has on the people involved.

At the same time, I find it incredibly rewarding to help people during what is often a stressful moment in their lives. Being able to guide them through the claims process, offer reassurance, and support them toward a fair and timely resolution is something I take real pride in.

Each claim presents its own set of challenges, and I enjoy analysing the details, getting to the root of the issue, and finding balanced, practical solutions. It's a role that blends technical assessment, people skills, and professional judgement, something I find both fulfilling and motivating.

"Thank you for all your professional and sympathetic help in this matter."



Welcome Back, Laura

Overall, the mix of meeting new people, seeing different homes, navigating the occasional domestic drama, and applying strong problem solving skills makes working as a Loss Adjuster a great job overall.

Q: What do you enjoy doing outside of work?

I'm an avid reader, particularly of fantasy books, and walking in the countryside in the fresh air without digital distractions. And of course watching trash TV (sorry).

Q: Any fun facts, quirks, or little things colleagues wouldn't know about you?

In my twenties I went travelling around Asia and Australia for two and a half years. It was an incredible experience and gave me the chance to explore different cultures, meet new people, and see parts of the world I'd always dreamed of visiting. I spent 5 months fruit picking in an orange orchard to renew my Australian visa. It was hard work, but an unforgettable experience that taught me a lot about resilience and making the most of every opportunity. I'm also a keen low budget horror film fan. The more obscure, quirky, or questionably produced, the better. My "official" favourite film is Insidious, but if I'm being completely honest... it's actually Con Air.

Q: What are you most looking forward to this year?

This year, I'm most looking forward to continuing to grow in my role and taking on opportunities that allow me to make a meaningful impact. I'm looking forward to building stronger relationships and developing new skills that will enhance both my performance and the value I bring to the team. Overall, I'm motivated by the chance to deliver high quality work and support the organisation's goals in a purposeful way.

"I just want to take this opportunity to thank Criterion for their professionalism, courtesy and understanding in resolving this situation. It has been a relief not only to me but to my mother also."