



Criterion

A Charles Taylor company



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Welcome

Summer always seems to be a good time to remember that loss adjusting is about so much more than assessing damage, and that behind every claim lies a very personal story.

Here at Criterion, we put the human touch at the heart of our work; combining our technical expertise with empathy and integrity to resolve the most challenging cases.

Helen Stanley touches on this in her interview below as she talks about the importance of adjusters having the customer at the forefront of their minds when handling High-Net-Worth claims. And our aggravated burglary case study also highlights the value of this human touch. Faced with distress and disruption, our team responded to this traumatic event not just with expertise, but also with compassion and calm. They ensured that the claimant felt supported every step of the way - and it's this approach that sets us apart.

This latest newsletter also gives us a chance to explore the complexities of temporary accommodation in today's rental landscape. Limited availability, rising costs, and the emotional toll on displaced policyholders all mean that our role has never been more vital.

Navigating challenges like these with real care and skill is where we make all the difference. And we're fully committed to carrying on doing exactly this.

So that just leaves me to say, enjoy the summer!

Warm regards,

Helena Evans

Helena Evans | [Managing Director](#)



In the Spotlight:

Criterion Loss Adjuster Helen Stanley

Tell us a bit about your professional journey into loss adjusting?

I started out in insurance at the tender age of 19, as part of (what was then) Churchill's household new claim registration team. Tasked with appointing loss adjusters, I remember thinking "I wouldn't mind doing that job and being out on the road"! So, it wasn't long before I'd joined a loss adjusting firm as a claims technician and then (after a spell travelling) I landed my first field role in 2011. Twelve years later, I brought my experience of property claims and Major Loss to Criterion!

What do you enjoy most about your role today?

Some of the highlights are meeting new people, building relationships with customers, insurers, surveyors and suppliers and seeing such a range of different properties. I also love the variety of my work here at Criterion, having the flexibility to manage my own time and being able to be in the office one day and out and about the next.

How has being part of Criterion supported your career development?

Having worked in both domestic and commercial loss adjusting, with an emphasis

on domestic Major Loss, the High-Net-Worth market was always going to be a natural progression for me, and Criterion fits this perfectly. I'm lucky that the team here is so supportive of my career goals, helping me progress my qualifications and develop my specialist skills.

So, what skills are essential for a loss adjuster, particularly in the High-Net-Worth sector?

Being personable and always having the customer at the forefront of your mind is essential when handling High-Net-Worth claims. It's important to be a great communicator, and to be calm and diplomatic when faced with difficult situations. It's also vital to be highly knowledgeable about insurance wordings, regulations, claims processes and scenarios.

Finally, what would you say to someone considering a career in loss adjusting?

Do it, it's a great career! It's so rewarding when you resolve claims for customers, particularly large losses which can go on for months or years, where you have built a strong rapport. And the prospect of regular travel and to work overseas will always be a highlight for me!

"Thank you for your very comprehensive and detailed email and also your time this morning explaining the situation going forward. Many thanks Greg for all the work you are putting into this which is much appreciated."



Our approach in action...

Senior Adjuster Greg Crease shares his case study of an aggravated burglary

Just imagine, you have gone into your garden to plant some new shrubs and flowers on a warm early summer's evening, feeling at peace.

Dirty work completed, walking back towards the front door of your home, your sacred space, a masked demon attacks you, striking you with a handgun, demanding that you show them all the places where your precious valuables are hidden, on pain of death. And, seeing the look in his eyes, you believe that he would actually pull the trigger.

This is a reality, thankfully not too often experienced in our profession, but occurring with an alarming, increased frequency.

Thefts or burglaries are emotive. After all, someone has invaded your personal space, looked through your personal belongings and pocketed whatever takes their fancy, without any thought as to the impact this will have on the victim.

But an armed robbery is a completely different kettle of fish.

I was tasked to deal with a very high-profile case, where the policyholder's wife was the victim of a particularly aggressive armed robbery.

A certain state of mind is needed to deal with such a claim. After all, you are dealing with people's emotions, raw, and savaged.

On the upside, I re-established contact with a broker I hadn't seen for 25 plus years, but small consolation as the severity of the attack pushes to the forefront, because an incident such as this does, in reality, alter people's lives.

Being threatened with a gun, dragged around your home, forced to open safes, beaten and tied up and told that you will be killed if you make any noise will live with the victim forever.

The current products in the High-Net-Worth market have huge beneficial add-ons, including provision for counselling (which is invaluable), cover for provision of security guards, as well as cover for improvements in security and temporary accommodation: all designed to alleviate the burden

"Our claim was dealt with swiftly and professionally by Mark Green, we have also just been paid today and the repair work is underway, so turn round in under 2 weeks!"

Our approach in action...

of such a traumatic event. These all have their place and are often fully utilised, albeit the limits are sometimes insufficient: for example, the scale of security upgrades often outstrip the available funds.

Not only do we have to understand what the insured has gone through, but believe it or not, we sometimes have to deal with additional problems, such as potential underinsurance issues for the valuables that have been stolen. At such an emotional time, this requires careful and engaged discussion with both the insurer and the insured, to ensure a positive outcome can be reached.

Perhaps I have an advantage dealing with such emotive cases, having been brought up in Central Africa and being the victim, along with my parents, of aggressive burglaries. I believe there is an additional quality needed to deal with such cases to really understand these situations.

The perpetrator in this incident has not been caught, despite being linked to many high-profile robberies over the years, and this is an added strain for the victims that we, as adjusters, can walk away from once the claim is settled.

As a final thought, final settlement and payment of a claim in such circumstances....is that a real indemnity?

About Greg

Greg's insurance career began when he joined an Insurer in 1985. Deciding that Loss Adjusting would be the most interesting career path he became a trainee adjuster in 1988.



Over the years Greg began to deal with more and more complex claims and took on increasingly senior roles, with significant experience in the Mid and High-Net-Worth market. In recent years he has mentored and trained several junior staff in all aspects of Loss Adjusting, in particular report writing.

Greg has a remarkable ability to connect with customers on a personal level. His natural empathy and understanding of customer needs have been evident throughout his career. Whether dealing with complex claims or high-profile cases, Greg's communication skills and ability to manage expectations have always stood out. His approach not only resolves issues effectively but also builds lasting relationships with clients, making them feel valued and understood.

Temporary accommodation: Practical solutions for High-Net-Worth customers in a changing rental landscape

As the rental market continues to evolve, arranging temporary accommodation for High-Net-Worth customers calls for a flexible, creative, and cost-conscious approach.

Here we look at some of the challenges and solutions...

The new normal: longer rental periods

Rental periods are now typically set at a 12-month minimum, although some landlords may agree to a 6-month break clause or a shorter term at a premium. If a High-Net-Worth customer only needs accommodation for a few months, the latter can be more economical.

But what if there's uncertainty about the length of rental needed? Discussing the possibility of month by-month extensions upfront can be a good idea, although it's important to avoid inadvertently triggering a new 12-month tenancy by failing to give proper notice. And when only a few extra weeks are needed, options like hotels or Airbnb can bridge the gap. Or, if works at a customer's property are nearing completion and meet health and safety standards, customers may be able to return home earlier than expected.

Finding “comparable” accommodation

High-Net-Worth properties are often bespoke, which can make it difficult to find something

comparable to rent, especially during surge events, such as the July 2021 London floods, when entire affluent areas were affected.

In cases like these, the availability of rental properties will be limited. So, it's vital to manage customer expectations and take a collaborative, transparent approach to help align these expectations with practical realities.

Creative thinking

Thinking 'outside the box' can help mitigate costs whilst also meeting customer needs. For instance, a cash allowance can be offered in lieu of a rental property for customers using their own secondary homes. Temporary kitchens or bathrooms can be installed into spare rooms to allow customers to stay in their homes while repairs are being carried out. Or barns and unused rooms can be converted into temporary living spaces.

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Buying a pre-built annexe or mobile home can also be a more economical option, adding the benefit of customers being able to live on site. Considering adding a disturbance allowance for customers “making do” with an alternative solution can still be more cost-effective than renting a comparable property, especially when factoring in furniture packs, removals, and setup costs.

Is location everything?

Exploring alternative locations where rental costs are lower and pairing this with a mileage allowance can also offer a more economical solution without compromising on quality.

Ultimately, the best outcomes come from open dialogue with all stakeholders and a willingness to explore non-traditional solutions. By staying flexible and customer-focused, insurers can deliver accommodation options that are both practical and cost-effective.

Above all, collaboration is key.

“The whole claim was well handled. The claim itself was sympathetically assessed, for which I am grateful, and from the start I knew what was happening when. Ms Stanley was courteous, helpful and thoroughly professional throughout.”