



Article published on January 26th 2012 | [Management](#)

With so much money spent on training claims adjusters, it makes sense to consider claims handling best practices that can help organizations achieve the best possible outcomes from such an investment. A July 2011 blog post by Chip Merlin on the Property Insurance Coverage Law Blog, entitled, "Public Adjuster Claims Handling Best Practices," cited six specific claims handling best practices for claims adjusters that are beneficial to share. These include the following:

They are in accord with mandated laws and regulations.

Timeliness is paramount. Communications must be acknowledged within mandated time frames.

Thorough and timely investigation of coverage and evaluation of damages are accomplished.

Claims are settled. A "good faith" effort is made to resolve the claim.

Honest and transparent communications (not misleading) are required.

Written procedures are adopted and updated.

Chip Merlin, as an insurance industry expert in claims handling, has discussed these best practices in great detail in a paper, Public Adjuster Best Claims Practices and the Claims File. In it, he noted that:

"Written standards are warranted as part of our ethical obligations to ensure that policyholders are treated fairly. It is incredibly important for a public adjuster to understand ethical issues that can arise in presenting claims. In order to ethically represent policyholders when they are at their most vulnerable it is important for a public adjuster to appreciate and abide by the ethical rules and obligations under Florida Law. The ethical representation of policyholders is the foundation upon which the system of insurance is designed to operate. Without the system's ethical foundation it cannot achieve its purpose to protect the policyholder."

As such, the main points in relation to claims handling are that:

The laws are the foundation for all decisions related to claims and treatment of claims.

Following a guideline for timing in delivery of claims is of the utmost importance.

Details and careful evaluation of all factors involved in the claim help to ensure accurate decisions.

The objective of a claims processor or manager is to resolve every claim that hits their desk.

Honesty should be the hallmark of every action related to a claim.

All changing regulations need to be followed, including staying on top of future changes that could impact a current claims process.

Article Source:

<http://www.articleside.com/management-articles/6-claims-handling-best-practices-for-claim->

[adjusters.htm](#) - [Article Side](#)

[Julia](#) - About Author:

The above article has been taken from the blog of One Source Doc regarding a [claim handling mistakes](#)

Article Keywords:

Claims Handling, Claims Management, Claims Handling Guidelines

You can find more [free articles](#) on [Article Side](#). Sign up today and share your knowledge to the community! It is completely FREE!