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All good adjusters know that documenting a file with accurate notes is imperative regardless of the size or nature of the claim.

Noting the date and time of every telephone call placed or received produces a service record from which key performance indicators can be measured. This also helps circumvent a possible allegation down the road that the adjuster has not made initial contact or failed to return a call.

Three decades ago in the claims industry, there were no computers and adjusters hand wrote all notes. Note-taking was just as important back then as it is today.

And equally as important is to record just the facts and nothing but the facts. This includes everything from comprehensive notes to quick written comments in the file.

An adjuster never wants to be put in a position of seeming prejudiced or biased if a file goes to litigation. Every file should be maintained with the idea that it could suddenly be plucked from an adjuster's drawer without notice to be used for litigation purposes.

Although the file may never end up in litigation, it is a valuable lesson to learn.

Having mentored and trained numerous adjusters, one of the first things new adjusters are taught is the need for accurate note-taking. When taking notes, they must record just the facts, and ensure there is nothing derogatory in the file notes about the person with whom they have spoken.

There may be times where adjusters will contact their principals to let them know verbally that it appears the insured or claimant will not make a good witness on their own behalf.

The information is meant as a heads-up to give them a better sense of the person they are dealing with to help with their decision-making.