

Who's who?

The claims process

Here are some common people involved in the claims process.

Gallagher

We act on your behalf to assist with claim lodgement and then our primary role is to act as your advocate with the insurer. We're here to assist whenever a claim is complex or the insurer is not meeting your expectations.

The Insurer/Underwriter

The insurance company manages and ultimately pays the claim. On claims we are assessed are less complex claims they will liaise directly with you as this is the quickest way to have your claims settled. We have pre agreed service levels we expect them to deliver to. On more complex matters we always have them liaise via Gallagher.

Motor vehicle claims

Motor assessor

The motor assessor is appointed by the Insurer. Their job is to determine that the damage being claimed is consistent with the accident and that the costs are fair and reasonable. On simple repairs they will obtain an electronic copy of the quote and photos from the repairer, assess them and then send the authority to proceed back to the repairer. For more complex repairs and total loss claims the assessor may need to physically inspect the vehicle.

Repairer

On the majority of motor claims the repairer will be a panel beater. Most insurers have 'partner repairers' who they manage very closely for repair quality and cost. Where there is additional damage caused to your vehicle (glass/mechanical etc) they will usually sublet this work to a suitably qualified repairer.

Property damage claims

Loss adjuster

The loss adjuster is appointed by the insurer on larger losses to investigate the circumstances of a claim and determine how much is payable under the policy. This may include assessing quotes to ensure they cover all the required repairs and that they are fair and reasonable. On more complex matters they may engage experts (engineers/building consultants etc) to investigate and report. They will often have an authority on behalf of the Insurer to authorise repairs to proceed.

Claim preparer

A claim preparer can be appointed by you (or by us on your behalf) to assist with the preparation of more complex business interruption claims. This is usually paid for under the conditions of your policy. We have our own in-house claim preparer who can assist with these claims.

Insurer builder

Some insurers will appoint an 'insurer builder' who will not only assess the loss (like a loss adjuster) but will also carry out the work (via their tradesmen) within an authority the insurer provides them with.

Liability

Investigator

An independent investigator may be appointed by the insurer to report on the circumstances of a claim. They may conduct interviews and inspect the location of the loss.

Legal representative

When a third party claimant is legally represented the insurer may appoint a solicitor to act on their behalf. They liaise with you, attend court where required and report back to the insurer.

Remember that if you have any queries or concerns you can always contact your Gallagher claims advocate.



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