



Claims Handling in the Cloud

Case Study: H&G Claims Consultants



H&G Claims Consultants upgrade to Xactimate version 28 to take adjusting services to the next level.

Inspecting property losses, documenting damage, and quickly submitting estimate reports to insurance carriers are some of the most challenging aspects of claims adjusting. H&G Claims Consultants recently upgraded to Xactimate version 28 to overcome these obstacles as well as to improve coordination among its staff and to better safeguard estimate data.

Verisk: Tell us about H&G Claims Consultants and the work you do.

Howard Goldman, President of H&G Claims Consultants: H&G Claims Consultants is an independent adjusting company here in Palm Beach County, Fla. We provide adjusting services on property damage claims for insurance carriers. We began the business in January 2009, and we now have three licensed adjusters that work with me.

Verisk: About how many claims do you handle per month?

Goldman: I carry a load of about 50 to 60 open files at any time. I do a lot of dispute resolution so they can vary, and I do a lot of large losses, but I would say the average claim is probably within the \$5,000 to \$7,500 range. And then, needless to say, I get into large losses that are \$150,000-plus.

Industry
Independent Adjusting
Company

Implementation Partner
Verisk

Solutions
Xactimate version 28

Key Challenges

- Handle claims as quickly as possible
- Safeguard estimate data
- Improve coordination between adjusters

Key Benefits

By upgrading to Xactimate version 28, H&G staff can now:

- Handle claims anytime, anywhere
- Store assignments on the Verisk Cloud
- Collaborate with each other more effectively



“The flexibility it gives you could cut your time down in half.”



“With Xactimate version 28, I can access any estimate I want, anytime I want.”

Verisk: What's the most gratifying and challenging parts of your work as an adjuster?

Goldman: The most gratifying part to me is helping people who are going through a traumatic loss to their property, helping them through that and letting them know there's light at the end of the tunnel. The most challenging part of our work is the timeliness in getting our estimates back to the insurance carriers for processing. We do work for three or four independent adjusting companies, and their first question that they ask is “How quick can you turn your estimates around?” I've found that the quicker you're able to do that the more assignments you receive.

Verisk: What's your typical workflow like?

Goldman: At a high level, the workflow is to receive the claim, make contact with the property owner, set up a date and time to assess the damage, and get it into an estimate form and report to get back to the carrier.

I have an administrative assistant that comes out and does estimating. I've developed a field note sheet that follows the Xactimate format. I use those religiously to take scope notes so I can hand them off to my assistant so she can input it in the system for me. Her focus is to complete the sketch and label the inspection photos. Upon completion, the estimate, photos, and sketch come back to me to proof the sketch, add any necessary descriptions or annotations to the photos, and enter the scope of work for repairs.

Verisk: How does Xactimate version 28 speed up the process?

Goldman: It's much easier to use. It's incredible. I have Xactimate loaded on my laptop, and we are using the web-browser version of Xactimate to send estimates back and forth. I can give my assistant either the scope notes or the sketch and say, “Punch it in for me.” She can put that in and the claim information, and when I'm ready to enter the scope, it's all there waiting for me.

With Xactimate version 28, she works a lot from home. That was a nice benefit. If I can hand off a scope to my assistant, and she can work on it from wherever, it doesn't delay the claim. But the flexibility it gives you could cut your time down in half.

Verisk: What else do you like about Xactimate version 28?

Goldman: A great benefit of Xactimate version 28 is you can place an estimate in progress into the Xactware Cloud as a backup for security. Sometimes I spend two or three hours on sketches. You don't want to lose that. Now how many people take an estimate in process and do a backup of it? Probably not a lot of people. If you're doing it in Xactimate, it's saved to the Xactware Cloud, and you never lose it. A while back, I was doing a job in Miami Beach. I put the computer in the car, drove a few miles, and ate lunch. I came back and my car was broken into, and my computer was gone. The police figured people followed me.

All the estimates I'd done on Xactimate that hadn't been saved, I lost. I had everything on backup with a combo of Dropbox and Carbonite. If the estimates I had in-process were saved to the Xactware Cloud, guess what? No loss of data or any work. I can't tell you how incredible a feature that is. With Xactimate version 28, I can access any estimate I want, anytime I want.

Verisk: Is there anything else you like about Xactimate version 28?

Goldman: The photo function in Xactimate version 28 is incredible. It enables me to easily place, label, and add descriptions and annotations to photos in the same order as the rooms or areas in the estimate tree. It also makes it very easy to place photos in the associated room or area of the damage even though they may have been taken in random order during the inspection.

Verisk: How would you rate Xactware's technical support?

Goldman: Xactware's technical support is excellent. I've never come across a company that's got better tech support than they do.

Verisk: What reactions have you received from homeowners?

Goldman: The feedback's been great. We've had very positive feedback from insureds. In many cases, we've told them, "It's less that we have to do at our office, and we'll be able to process your claim quicker," and they're ecstatic.

Verisk: What would you say are the main benefits of upgrading to Xactimate version 28?

Goldman: Instant access from anywhere, same format that I'm used to working in, and the backup and security features it provides are just incredible. I think that's priceless. Overall, I'm really happy with it.



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