



СОВРЕМЕННЫЕ страховые технологии

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**Эльвира
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“HUB” OF LEAD ADJUSTERS

In the spring of 2017, loss adjusters operating in the Russian market established a new professional association — the UNION of INSURANCE EXPERTS AND ADJUSTERS (UIEA). Mr. Pavel Shaptsev, Managing Director of the Union, Deputy General Director and senior general adjuster of ISLAB LLC (RusSurvey®) — In Association with Crawford & Company, tells us about its goals and objectives.



Modern Insurance Technologies: The National Association of Insurance Adjusters, NAIA, has been operating in the market for several years already. What is the fundamental difference between it and the new organization you are establishing — the Union of Insurance Experts and Adjusters?

Pavel Shaptsev: Establishing the NAIA, first of all, was aimed at forming a civilized perception of the independent insurance experts' service market, at promotion of the line of profession, at gathering knowledge, experience, requirements — both qualification ones and requirements for the quality of works / services applied to loss adjusters for setting uniform criteria for the market. Major preliminary efforts have been taken together with our colleagues at the Association, and now it is time to implement the next stage in order to develop our line of business in an updated format. We are grateful to the association for the work done and are moving steadily forward.

Despite the fact that the profession of loss adjuster has finally won the recognition, Western clients are not always happy with the results of work of Russian specialists. We deem it necessary to focus our efforts on self-

regulation with the aim of integrating international standards and improving the quality of reports issued by loss adjusters. At the same time, some of the companies operating in the market (it especially concerns small companies) are not ready for this. The majority of such companies are engaged in marine and cargo surveying, rendering some associated services which international loss adjusters hardly provide.

At the beginning of the year, managers of Cunningham Lindsey Russia, Matthews Daniel International (Rus), RusSurvey® (representatives of Crawford™ in Russia) gave their opinion on the existing situation and, with the support of their overseas headquarters, made the decision on the necessity to form a new organization uniting leading adjusting companies in the Russian market. The new union will continue working according to the adopted Code of Ethics of Independent Insurance Adjusters and will improve the existing professional standards in loss adjusting and expert investigations. In addition, considerable efforts will be focused on developing training programs, holding topical workshops and conferences in a variety of formats, including webinars. Each

company that is a member of the Union has its own local experience, as well as serious support from our foreign partners, which we will try to use as efficiently as possible. We have already planned a number of meetings with our foreign colleagues who will share their experience with us. Some of them have already confirmed their readiness to come to Moscow this year and take part in training events.

In April this year, the UNION of INSURANCE EXPERTS AND ADJUSTERS (UIEA) was registered, and representatives of the leading adjusters having international and national recognition started their joint work.

MIT: What will make it possible for the new Union to cope with the difficulties that have not been overcome by the NAIA?

PS: We have a team of like-minded professionals with other priorities. We have taken into account the experience gained and the wishes of the insurance community, and are not striving for "seizing the unseizable" by becoming an alliance of all companies that are somehow connected with loss adjusting. We do not see the point in dictating our rules to other market players who may not be interested in the global change in their methods and do not want to incur the costs they deem to be unnecessary. It is better to gather a team of 'fellows in arms' and to aspire to obtain the desired result that will be beneficial to the entire market without exceptions.

MIT: And what will the result be?

PS: In order to explain this, I will get back to the topic that we have already discussed above.

Recently, overseas insurers and reinsurers have been receiving survey and loss adjusting reports from a variety of companies that work in the Russian insurance market. The former know nothing about these companies and ask questions about the content of such reports. One of the goals that we want to achieve within the framework of our Union is to provide the possibility of checking and

reviewing these reports. In other words, it will increase the attractiveness of the Russian insurance market and provide an opportunity for foreign insurers (reinsurers) and brokers to check, with our help, the reports they received for compliance with necessary requirements and with the assignment.

Another urgent task is out-of-court settlement of loss disputes. Disputes between insurers and reinsurers, between insurers, between insurers and insureds, etc. — the entire torrent of these disputed issues is now most often lodged to the arbitration court. Unfortunately, the majority of judges who deal with such disputes do not go into details and specifics of insurance and reinsurance. This leads to the need for additional investigations, increases the time required for consideration of these disputes and reduces the quality of the decision taken. Our global task is to establish the basis and then form insurance mediation courts where most of insurance claims will be able to be transferred. This will lessen the burden on arbitration courts, accelerate the duration of examination of cases and exclude their further revision. In this case, of course, mediation courts will be mentioned in policies as the dispute resolution option on legitimate generally recognised grounds.

MIT: What result do you expect from the mediation court?

PS: As I said above, such an institution will significantly increase the speed of dispute resolution. Our expertise will allow us to find the best option for loss handling in the shortest possible time. Naturally, this approach will reduce the costs for loss adjusting. After all, every court stage now is very expensive. I am sure that it will be much more cost-efficient to apply to the insurance mediation court!

For the most efficient operation of the insurance mediation court, we will hold wider consultations with insurers and brokers. Abroad, the practice of out-of-court dispute resolution (mediation) in insurance is a worthy alternative to common courts.

MIT: What should be done to implement these plans?

PS: The first step will be informational support for our new project, then based on our union a pool of specialists — dedicated experts, lawyers, laboratories — will be formed, which will settle almost all issues arising in the course of loss handling. The

'core' of the pool is planned to have been formed by the end of this year. It is evident that later on the register of specialists will be gradually updated and increased. We intend to progressively implement the tasks set and hope to receive the support of our colleagues in this line of business and the entire insurance community.



We consider it necessary to focus our efforts on self-regulation with the view of integrating the international standards and improving the quality of reports issued by loss adjusters.

GOALS AND OBJECTIVES OF UNION OF INSURANCE EXPERTS AND ADJUSTERS:

- Compile the register of experts. Render assistance to the parties concerned to select professional experts for loss adjusting.
- Render consultative assistance to all insurance market participants in handling various losses.
- Confirmation of reports issued by the adjusters that are not members of the Union.
- Arrangement of professional skills upgrading events for loss adjusting specialists (Adjusters' School).
- Establishment of the mediation court.
- Development of innovative technologies, products and practices in the Russian insurance market.