



## CONTENTS CLAIMS SPECIALIST:

### A DAY IN THE LIFE *of Georgia*

#### Fire, floods, burst pipes, hailstorms, sewer backups

**These are just some of the perils that our Contents Claims Field Representatives may experience on the job—at any given time.**

Insurance exists to protect us all from the unexpected—and when it does happen, there is a team of people ready to help, including agents, adjusters and Contents Claim (Field) Specialists.

As a field claims rep, we are part of a team to help those that have suffered an insurance loss of their home or business and their belongings. Our work days can be long and often require travel, but guaranteed, it will never be boring.



*Many people ask me,  
What exactly do you do?  
When I tell them, most say,  
Wow, I could not do your job!  
I usually reply with,  
Well, it's a dirty job, but  
someone has to do it.  
And I say it with a proud  
smile on my face.*

*Georgia Marinos*

— Georgia Marinos  
CONTENTS CLAIM SPECIALIST

#### **My day typically starts with checking our proprietary e-xclaim software platform for any new claim assignments.**

When I receive a claim, I begin reading all the notes on the assignment, and then I start making my first contacts. First call is to the insurance adjuster to discuss any special instructions, any known limits, determining who the assigned contractor is. I then call the contractor for all initial information and determine if the building is safe to enter. We must first know if an engineer has looked at the structure to determine if there any weak spots or known safety issues.

#### **The harder call to make is the next one—to the insured (or homeowner/ policyholder).**

These people have just suffered a loss of their home and usually, all of their belongings. Next to a death, this is one of the most difficult things for someone to experience. They may be emotional, stressed, angry and scared, but we need to be strong, very sympathetic and understanding. If they need to vent and just talk, we listen. I then start to explain the process and outline my role in this claim. I let them know that I'm here to assess, list and record all the damaged and non-salvageable contents due to the fire. I help them prepare a detailed list of all the home contents, and I show them today's replacement cost of like, kind and quality items. I reassure them that I'm here to help them get back to the way they were prior to the loss. I make all the arrangements with them so we can arrive onsite to start the data collection of the damaged contents.

Once all my calls are made, I complete my notes on the system, send out all the emails advising all parties of the data collection date, upload them all to the file, charge my camera, get fresh batteries in my voice recorder, ensure all safety gear, gloves, hat and masks are packed in the car. **Now I'm ready to go.**

## On site data collection

**When I arrive on site, I meet and greet the contractors and try to make friends, as we all have to work together as a team.**

**The insureds show up and this is the hard part, as they are coming in to visit the house for the first time since the fire happened.** Emotions are usually running very high. I have a smile on my face and a shoulder to cry on if needed. I reassure them that the house will be fixed or rebuilt and all the contents can be replaced.

I need to be strong and firm, as I'm there to do a job. I explain that I will be making a mess in the house. All the cupboards, drawers and closets will be taken apart to list all the contents. I reassure them that we will take great care and will not disrespect their belongings.

I complete the walk through with the insureds, I ask questions about where they shop, and how old are items in the home. I am covered in my marshmallow white Tyvek suit with mask, gloves, camera, voice recorder and head lamp—ready to go. I start my recording... "Good morning processor, data collection for claim #XXXXXX, we will be starting in the kitchen..."



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***I reassure the insureds that the house will be fixed or rebuilt and all the contents can be replaced.***

*I need to be strong and firm, as I'm there to do a job.*

— Georgia Marinou  
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Then it begins...every cupboard, dresser drawer, closet—opened, removing all the contents and assessing, sorting, consolidating and listing. **I am on my hands and knees at times, digging through piles of clothing, reading labels, model numbers on all electronics, voice recording everything in the house.** I complete this room by room, main floor, upstairs, basement, garage—until it's all done.

Data collection is completed onsite, and now for the drive back to my desk. The day is not done yet. When back at my desk and after a long, hot shower, I begin the paperwork. Label photos, upload recording, complete all my log notes, send out emails to adjuster, insured and contractor advising my onsite inventory is complete.

## So they say to me... why do you do it?

**I love knowing that I can help people when they need it most.**

I enjoy being part of a team—where we all have a specific part in the process to help those get back to the way they were, prior to their loss. This job can be challenging but very rewarding. **The satisfaction in knowing you have helped someone is a great feeling.**

I have completed hundreds of fire claims and water claims, and not one is the same as the next.

**When a catastrophe happens, we all come together as a team to support and deliver on our promise of performance excellence...guaranteed!**



For more information about edjuster's contents claims handling solutions, please contact us at **1 (866) 779-5950** or **www.edjuster.com**