



Streamlining tree related subsidence claims management: the tree perspective

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That old subsidence locomotive thunders on, unstoppable on its course. Fired by insurers and crewed by loss adjusters, structural engineers and geotechnical engineers, with the odd arboriculturist occasionally hopping on for part of the ride. Leakage, inefficiency, time wasting, expensive; who cares – this is how it all started and established traditions are notoriously difficult to break.

As an arboriculturist advising on hundreds of subsidence claims a year, this is the way I see it. An abundance of needless site investigation, a scarcity of valuable level monitoring, experts working beyond their field of expertise, a lack of communication between experts of different disciplines, claims taking years to settle, low levels of customer satisfaction; the list goes on and on. As the managers in this system, it is loss adjusters who will oversee the inevitable changes needed to put it right. The momentum for this change is coming from the ordinary householder and their ever-increasing expectations for a rapid and efficient delivery of the insurer's promise. Customer care and satisfaction are the new priorities challenging the security of traditional inefficiency.

For many years, we have been providing vegetation management reports where trees have been suspected of causing subsidence. By request, these reports are formal and normally commissioned late in the claim process after the expense of site investigations. In many instances, we could have provided the same guidance without the site investigations at a much earlier point in the claim. Where the trees are located on the insured's property, there is no need for a formal report; informal advice for internal use would have solved the problem. Trees located on third party properties or afforded statutory protection require specialist tree expert input and yet we are not normally asked to deal with those aspects, the very areas where we have most expertise. When tree works have been agreed, the contractors are appointed and supervised by loss adjusters, again increasing their exposure to risk.

These scenarios are happening every day, they are not a sensible way of working and addressing them will significantly streamline the claims management system. We believe a change of emphasis in the management of the tree issues will significantly improve efficiency by providing:

- ✓ Internal and informal tree advice early
- ✓ Rapid identification and treatment of problem trees
- ✓ Site investigations only initiated if necessary
- ✓ Formal reports only prepared if necessary
- ✓ TPO/CA applications, appeals and tree work managed by tree experts

The benefits of this approach are obvious:

1. **Reduced duration of claims:** Identifying and dealing with problem trees at an early stage reduces the duration of all claims. Where there are no TPO or third party complications, this reduction can be dramatic; months rather than years is an achievable target.
2. **Increased customer satisfaction:** The insured see very early action; to maximise their satisfaction, there has to be action and it has to be quick.
3. **Improved chances of recovery:** Competent management of tree issues directly influences the chances of successful recovery.
4. **Cost savings on site investigations:** In many cases, tree management will solve the problem without the expense of site investigation.
5. **Cost savings on tree reports:** Formal reports are only produced where TPO or third party complications arise.
6. **Improved professional profile for all experts:** Tree matters are dealt with by tree experts, not other professionals under-performing beyond their field of expertise.
7. **Increased efficiency of the whole system:** Investigations are focused where they are needed. The problems are solved in the shortest time. The insured are happy because action is seen to be occurring. Resources are not wasted. Saving time and money whilst increasing customer satisfaction is cost-effective.



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Full site investigation can be an expensive element of tree related subsidence claim management, but it is not always necessary. Formulating site investigation options based on tree advice rather than the other way round will significantly streamline the system. How this can be achieved in practice is summarised in the flow diagram included as Figure 1.

Similarly, one of the most difficult aspects for loss adjusters to deal with is the intricacy of the planning system in making TPO applications and then taking appropriate action on the decision. Using tree experts later in the claims process to deal with these complex tree issues will also improve efficiency. The wording of the application is critical to successful recovery/compensation at the end of the process if the application or an appeal is refused. Appropriately timed compensation claims can also have significant influence on the end result. Using tree experts who are dealing with the system every day cuts through this minefield and prevents local authorities (who have an in-built presumption to keep trees) working the system against inexperienced applicants (Figure 1a).

Equally fraught with difficulty is managing the execution of agreed works. Standards of contracting are highly variable and quality is difficult to ensure unless the right contractors are used. Frequently, the works require the killing or removal of stumps and a detailed specification is essential to ensure the job is done properly first time. Tree experts understand the terminology and practical difficulties with carrying out this work. Using them to supervise the elements illustrated in Figure 1b will significantly improve efficiency.

The focus of our approach is the tree expert's site visit and subsequent report preparation. Initially, the information is needed quickly and in a brief format for the loss adjuster to make quick decisions on appropriate early action. For this stage, a brief tabular format is most appropriate to provide all the necessary guidance in an economic and accessible manner. As some claims progress, the need may arise for this basic information to be transferred into a more formal presentation in relation to third parties, i.e. to support a TPO appeal or to persuade a neighbour to carry out tree works. For this stage, the basic information can be upgraded into a formal report covering all the same points but in a way that provides extra detail for third parties. This report is only written if necessary after further site investigations have been carried out and will form the basis for any subsequent recovery or compensation action.

The subsidence train cannot now be stopped but it can be slowed down and loss adjusters have the best grip on the brake handle. The pressure for change to the existing archaic system is becoming irresistible. The future will be controlled by those who understand the importance of good communication between the different experts within the system. The smart operators are already setting these changes in place. Listening is an important part of systems evolution. The deaf will not remain major players in the subsidence market for much longer.

NOTE: Fig 1 is not currently available.