

Related Articles

[Ten Things to Consider and Look For in Handling Insurance Claims](#)

[Dean Tamara Warn Lays Out Vision For School of Transportation](#)

[Getting It Right](#)

[In the C-Suite: Stephen Eisenmann](#)

[Binding or Not: Arbitration Clauses in Construction Contracts](#)

An Adjuster's Perspective on 47 Years in the Industry

by Frank T. Zeigon
12/3/2012

This December, I will begin my 47th year as an adjuster. Since I am fast approaching nearly 50 years in this industry, I thought I would take a moment to look back at what has been an amazing journey. The industry has gone through remarkable changes, yet in some facets it remains the same.

To put things into perspective, if you were born the year I started my career, 1966, you would be 46 years old today. It was the year they broke ground on the World Trade Center, Walt Disney passed away, the Supreme Court ruled on the *Miranda* decision requiring police to read you your rights when you're arrested, the Volkswagen Bug cost \$1,585.70, miniskirts were the fashion rage, and the National Organization for Women (NOW) was formed.

From the mid-1960s to today, we have gone from paper files and handwritten notes to computers with scanned documents and digital notes, from all claims being handled by field adjusters to the majority of claims being handled by telephone and email. In those early days, adjusters handled multiple lines of insurance—we adjusted car damage, dealt with personal injuries, and prepared estimates on commercial buildings. Today, however, most adjusters are quite specialized.

Back then, insurance policies were made up of a series of endorsements; homeowner and commercial package policies did not exist. All first-party real property coverage policies consisted of the standard fire policies and endorsements. Most adjusters with fewer than 20 years in the industry have never seen or heard of the standard fire policy. It still exists and is part of every real property coverage form—it has been codified by the various states.

In the early 1970s, the homeowners policy and telephone claims adjusting were born. The industry went from handwritten statements to recorded statements to

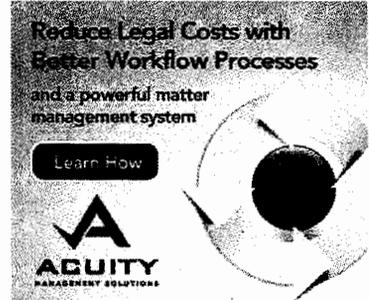


Search Articles

[subscribe](#) [advertise](#) [contact us](#)
[archive](#) [digital editions](#)

Reduce Legal Costs with Better Workflow Processes
and a powerful matter management system

Learn How



ACUITY
MANAGEMENT SOLUTIONS

Top Industry Stories

- Wed, 06 Feb 2013 14:38:42 +0000
[Digital Insurance Acquires Tennessee's Capital Benefits Group](#)
Atlanta-based employee benefits agency Digital Insurance has acquired Tennessee's Capital Benefits Group. It marks Digital's first office in Tennessee. Terms were not disclosed. Capital Benefits Group, which has 800 clients and 16 staff members, has become part of Digital Benefit ...
- Wed, 06 Feb 2013 14:21:10 +0000
[Florida Supreme Court Hears Challenge to Breath Test Software](#)

digital recording. In the 1980s, along came commercial package policies and the start of email use late in the decade. The 1990s ushered in the use of personal computers and computerized notes. And in the 2000s, paperless files and digital photos became the norm.

Until recently, layoffs in the industry were unheard of, but today that is not the case. The industry has gone through tremendous change, and it is losing a vast base of knowledge as seasoned adjusters retire. When I started, mentors from the previous generations were on hand to pass on knowledge. Today, that is dwindling at an alarming rate.

When I took over my present job as commercial property claims manager for a multi-state operation, I soon discovered the lack of basic knowledge and understanding about the reasons why many things were being done in a certain way. I had several books on claims handling from the '60s and '70s and began to have my younger staff read them. They laughed and made fun at first, but once they began to read them, they started to understand why we do what we do and saw clear examples in the books that were helpful in handling their current claims. The point is that, even though there has been tremendous change in technology and the tools we use, a claim is still a claim today as it was almost 50 years ago.

In an injury claim, the body will respond the same to forces even though the costs and medical procedures available are different. Fire and water claims still have the same destructive tendencies, and the formulas used to determine the scope and measurements, etc., remain the same despite changes to tools, materials, and labor costs.

As an industry, we should happily embrace new tools and technology, but let's not throw the baby out with the bathwater. Past articles and textbooks written by industry experts and the vast knowledge base of information that has been gathered over the years should be examined, updated, and incorporated into the tools of today.

People do not change. Perils, such as fire and water, do not change. We should not be so quick to change what has worked for decades without careful analysis of what can be learned and extracted from our past and then successfully applied to the future.

Frank T. Zeigon, RPA, CCLA, PCLA, FCLA, PLCS, CLCS, is a commercial property claims manager for CNA Financial Corporation. He has been a CLM Fellow since 2009 and can be reached at Frank.Zeigon@cna.com.

RYTECH
IT'S NOT HOW UNTIL IT'S RYTECH DATA

CONTROLLING SEVERITY
Water Damage Restoration & Mitigation

Real-Time Data On All Claims

How You
HDI

RYTECHinc.com 1.800.865.8787