



Andrew v. Matthew: The Evolution of Investigative Tools in Insurance Investigations

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I am sure right now many of our insurance carriers are out there running themselves ragged, trying to quickly and efficiently adjust the thousands of claims that are pouring in from Hurricane Matthew.

As the dust settles, I want to remind you of all the great resources and tools you have to investigate and adjust claims that were not available during the time of Hurricane Andrew. Although there are many, the most impactful are cell phones, portable computers and trade-specific tools of laser distance meters, moisture meters and thermal imaging devices.

Clearly, we have come a long way from the time of paper files, pay phones and disposable cameras. During Hurricane Andrew, if you wanted to review a prior claim file, you would need to retrieve it from storage or an archive. If you wanted to make an appointment to inspect the property, you would need to leave messages for the insured at their home or office, and wait for them to call you back at the office. Finally, if you wanted to take pictures of the damage, you would have needed to use a disposable camera (which date back to 1986) and hoped you captured the images you needed.

The most significant technological advancement we have at our fingertips is our cell phones. Cell phones give us the ability to take photographs, take videos, record audio and otherwise document an event. As an example, the first cameras on cell phones arrived in 2000. Since then, cell phones quickly evolved into what we know today. With that in mind, ensure that the insured is asked whether they have any photographs of the property taken prior to your inspection as well as any photographs of the damaged areas prior to them being damaged.

Ask for this information early on in the claim handling, so that if it exists, it can be secured prior to a coverage decision. A photograph is worth a thousand words, and you do not want a few of those words to be "if I'd seen that"

Also, be aware that pursuant to Florida Statute 626.854 (15)(c), which states in pertinent part that an insurer shall not be prevented from "timely conducting an inspection of any part of the insured property for which there is a claim for loss or damage," you are entitled to inspect all areas claimed as damaged. As such, make sure you are asking to see just that — all damaged areas.

Tools of the Trade

Advancements specific to the trade have been measuring tools, moisture meters and thermal cameras, to name a few. Although the spring-click tape measure was invented in 1868, it was not until the early 1990s that laser distance measures began to circulate. These electronic tape measures not only provide precise measurements, they also assist in obtaining measurements of hard to reach or unsafe areas, common in many homes after the passing of a major hurricane.

Moisture meters and thermal-imaging devices in their current form are fairly recent concepts that have significantly impacted the trade. These two items, when used together, are very effective in locating sources of leaks, water patterns and extent of moisture. The thermal-imaging device will depict a pattern of temperature differences through contrasting colors, while the moisture meter will indicate whether an item is wet or not and can even provide the percentage of wetness depending on the device.

However, please keep in mind that thermal-imaging devices only measure differences in temperature, and the manufacturers of those devices strongly suggest verifying the thermal readings with moisture meters for that very reason. A change in temperature does not equate to moisture in and of itself.

Finally, the best technological advancement for claims handling has been the portability of the computer, i.e. tablets and laptops. These portable computers were invented in 1981 and provide the ability to retain and organize the information obtained by all of the other advancements mentioned. They also allow you to carry large amounts of information regarding weather conditions, aerial photographs of insured properties and claims history.

Knowledge Base

Ultimately, the one thing that has not changed since Hurricane Andrew is that the insured continues to be your best source of knowledge. Remember that Florida Statute 626.854(15)(b) states in pertinent part that a “person acting on behalf of the insurer” should have “reasonable access at reasonable times to any insured or claimant.”

Use that reasonable access to chat with your insured about the loss while it is still fresh in their mind. Topics of interest should include the specific details of the loss, when the loss was first discovered, efforts at mitigation, and any individuals and companies that have helped with the claim. As to efforts at mitigation, make sure to ask what was done, who did it and how they did. This information will be essential to your handling of the claim to ensure all of the insured’s proceeds are used as efficiently as possible to put the home back to its pre loss condition.

Coupling your best source of knowledge with the information you secure during your claims handling and your grasp of the relevant law will be your recipe for success during the aftermath of Hurricane Matthew.

If you are in need of a quick refresher on the rights and duties included in the applicable statutes, get in touch with registered continuing education instructors who may already have this information in a course approved by the state.



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