

## *Best Practices in Small Business Claims Mitigation, PropertyCasualty360, quotes Partner Kristen Swift, 5-15-2024*

*PropertyCasualty360 featured thoughts from Kaufman Dolowich Partner Kristen Swift (Delaware) throughout this article.*

*"You're never going to get burned for providing a great customer service experience," says Kristen Swift, partner at Kaufman Dolowich. "The same is true for inward-facing [interactions]. If you create a positive workplace [where] people enjoy coming to work, they're willing to bring problems to you first. That's a great way to avoid claims."*

*Third-party damages, such as slip and falls, and other injuries involving restaurants and food stores are starting to strain the insurance industry, says Kristen Swift with Kaufman Dolowich.*

*"Our economy right now is experiencing inflation," Swift notes. "There's lower buying power, and that is always a perfect storm to push someone who might not otherwise file a suit or claim into becoming litigious."*

*Some insurers send out infographics during slow seasons with tips for mitigating property damage and third-party claims, Swift says.*

*"You have to engage with empathy," Swift says. "Listen to the problem that's being presented, take it seriously and investigate as appropriate... really help that employee feel like you're a partner and not the enemy."*

*Business owners must understand the details of their insurance policy and avoid assuming coverage exists, Swift says. "I would encourage small business owners to maybe have a more thoughtful and more engaged process when it comes to insurance, so it can remain at the back of their mind as a safety net, and when something does come up, they're properly covered," Swift concludes. "Have their broker specify or their agent specify exactly what's in the policy and the language that will ensure there's coverage for that specific niche issue."*