

Pandemic Prompts Claims Rethink, Business Insurance, ft. Joseph Miele, Jr.

Joseph R. Miele, Jr., partner, is quoted in a Business Insurance article, written by Matthew Lerner, on the COVID-19 impact on claims adjusters working remotely and changes with the use of technology. Published May 4, 2021.

The COVID-19 outbreak and the upheavals in work policies that followed sent claims professionals scrambling to maintain their operations.

From staying connected to keeping on top of evolving public health policies and crippling travel restrictions, insurers, adjusters, third-party administrators and others found themselves in unprecedented circumstances.

While many claims staff were already working remotely, companies had to shift nearly all their operations to all-remote for a sustained period and leaned heavily on technology to enable that transition.

Many of the changes in the use of technology are expected to remain in place after the pandemic subsides, but it remains unclear which changes will last as in-person claims assessments return, experts say.

"Carriers have been adapting more and more to doing remote adjusting, and I think that trend is going to continue," said Joseph Miele, an insurance coverage partner with Kaufman Dolowich & Voluck LLP in Fort Lauderdale, Florida.

During the pandemic, the expectation of how insurers are supposed to handle a claim has changed to include a greater reliance on connectivity and technology, such as remote inspections, Mr. Miele said. Whether this situation reverts to its pre-pandemic condition remains to be seen, he said.

In addition to connectivity, where systems were strained with thousands of employees online and many staff were unfamiliar with online communications systems, there were and continue to be informational challenges during the pandemic, sources said.