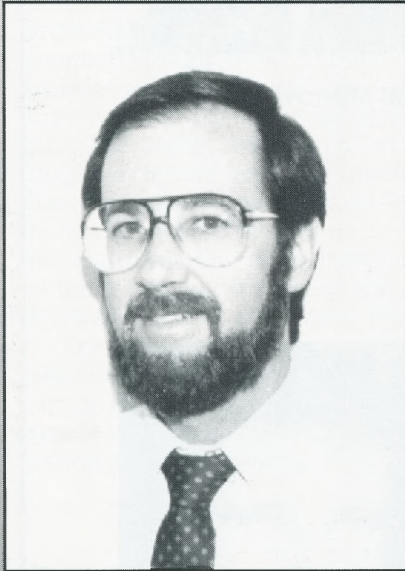


HOW TO AVOID INSURANCE CLAIMS

BY GRAHAM W. BOWDEN, O.L.S.



All companies claim to provide a quality service or quality product, so much so that we take it for granted. We think of it as a platitude of little substance. Is the vendor just giving lip service? Is he just saying what I want to hear?

All Surveyors say they do a quality job. Well, maybe a quality job on all jobs that aren't claimed on errors and omissions insurance. Let's look behind the scenes to see what really happens.

What is your definition of quality?

Quality can be defined as:

- * being of value
- * being above standard
- * meeting or exceeding expectations

You need a definition because without one, you don't have a goal or target. And without a goal, your staff will never achieve quality.

Who should define what a quality survey is?

- * our Association
- * our Insurer
- * our Peers
- * our Employees
- * our Clients
- * perhaps all of the above

What is a quality survey?

- * research
- * measurements
- * instrumentation
- * checking
- * presentation

Some of these suggestions are process and some are product. All affect the quality of the survey.

How do you define a quality surveyor?

You cannot have a quality result without a quality process. They go

"People don't make errors on purpose, but all people make errors."

hand in hand. If it is this easy, then what goes wrong? No matter how hard we try, we make errors. People don't make errors on purpose, but all people make errors. Errors that are caught by the process and corrected are not errors. It is the errors that are not caught that in hindsight could have been caught, should have been caught, and would have been caught with simple checking, that is our downfall.

So why do surveyors make errors? We deal with numbers, the most rational logical elements known to mankind. And to these numbers all we do is add, subtract, multiply or divide. We measure up and we layout. Everything has a beginning and an ending. But why can't we get it right? I don't have the answer.

The problem, however, is solvable.

I suggest this 4 step solution.

1. Offer a quality product.
2. Set high performance standards.
3. Rigorous checking at all stages.
4. Check that the checking was done.

The four steps are interdependent. Without one -

- * the process fails
- * the product fails
- * you fail

By effecting this solution you answer the question, "Define a quality surveyor."

