

External Claims Adjustment

Ascertainment, valuation and concluding settlement of claims for damage to property, general third party liability and motor vehicle collision damage

Customers' claim reports to insurers often leave many questions unanswered. With regard in particular to the extent of damage, the urgency of taking initial action and the mitigation of damages, a qualified loss adjuster on the spot is not only a great help to the person handling the claim in the office, but also in many cases of immediate assistance to the claimant.

With smooth, rapid and expert claim adjustment on the spot, you not only reduce the cost of claims, but also optimize your [customer service](#).

With a centrally controlled national network of TÜV-certified experts and external loss adjusters, EXCON can act rapidly throughout Germany – both in regular daily business and in the case of natural disasters. Immediate contact with the claimant, a local meeting without delay and professional initiation of action with follow-up, continuously involving the policyholder, are just as much a matter of course for us as constant communication with the adjuster on the current status of the settlement arrangement and prompt provision of a concluding report. On request, we can also conclude compensation agreements on your behalf with the parties concerned.

The expertise of the EXCON adjuster network covers not only the usual frequent claims under building and household contents policies, and third party liability and motor vehicle collision claims, but also the handling of special cases and more complex issues, e.g. commercial and industrial claims. We attach special importance to plausibility checks, infringements of obligations, and opportunities for recourse.

Our services at a glance:

- Ascertainment, valuation and settlement of claims for damage to property, third party liability and motor vehicle collision damage
- Immediate contact with the claimant and prompt arrangement of an appointment for inspection
- Initial and follow-up actions as required by the client
- Continuous provision of information on the processing status
- Damage calculation with photo documentation
- Concluding settlement or systematic examination as required in individual cases
- Prompt provision of the claim report to the insurer
- Agreement (in advance) of claimant's contributions
- Firm recommendations for settlement

The adjuster in the office receives a structured claim report, quality controlled by three person checking, including a statement of all the relevant sums on new value and fair market value, a recommendation for final settlement and a cost calculation, as a rule within five working days of inspection at site. EXCON's scope of supply includes [reviewing of cost estimates and invoices](#) up to eight weeks after completion of the claim report.

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