Case Study: Claims Leadership Through Proactive, Hands-On Engagement

Overview

Striior Insurance Solutions, an MGA owned by Intact Insurance, provides builders risk coverage for wood frame construction projects. Intact and Striior's in-house claims team demonstrated a high level of responsiveness and technical engagement following a major construction loss at one of the insured's building sites. Although Striior participated as a follow carrier on a quota share placement, our claims approach emphasized active involvement, sound technical judgment, and ownership—regardless of share size or formal role.

The Loss

The insured sustained a significant loss involving a parking structure under construction. Given the extent of the damage and the potential impact on the project timeline, the market's engineer and the insured's engineer scheduled an onsite meeting to determine whether the structure could be salvaged or would require full replacement.

In this segment of the market, carriers typically rely on independent adjusters and rarely send their own claims professionals to loss sites. Striior's claims philosophy is that first-hand observation is essential to fully understanding complex losses and responding effectively.

Claims Team Response

Despite not being the lead carrier, an Intact/Striior claims adjuster attended the onsite engineering meeting in person. Striior was the only carrier onsite with an internal claims handler, reflecting their view that strong claims outcomes start with direct observation, technical understanding, and meaningful engagement.

Key elements of Striior's claims approach on this loss included:

- **Responsiveness:** Committing early to attend the onsite meeting once it was scheduled, despite not having formal responsibility as a follow carrier.
- **Attention to Detail:** Gaining first-hand visibility into the damage, engineering considerations, and potential remediation options rather than relying solely on third-party reports.
- **Technical Engagement:** Actively participating in discussions between engineers to better evaluate the feasibility of salvaging the structure and the related claim implications.
- **Ownership Mindset:** Treating the loss with the same level of involvement expected of a lead carrier to ensure a thorough, independent understanding of the exposure.

Relationship-Building Impact

During the site visit, Striior's claims representative met directly with the insured's Risk Manager. She expressed appreciation that a carrier had taken the time to visit the site and view the damage in person, noting that none of the other participating insurers were onsite.

The visit also provided an opportunity to discuss how Striior's claims team typically approaches larger, more complex losses, including:

- Engaging directly on complex claims
- Remaining actively involved regardless of share or lead position
- Prioritizing informed decision making through first-hand investigation

The Risk Manager commented that Striior's onsite presence increased her confidence in Striior's commitment to the account. She also noted that, going forward, she may look to include Striior on a larger portion of their placements—highlighting how proactive claims involvement can influence broader client relationships.

Key Takeaways

- Timely, visible claims engagement builds trust at critical moments
- Hands-on involvement supports stronger technical analysis and higher-quality claims outcomes
- Striior's claims team remains actively engaged, even as a follow participant
- Consistent claims execution strengthens long-term broker and client relationships

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