

Why enlist a major and complex loss specialist adjuster?

Every property claim differs from the one before, and each presents its own unique challenges. In the aftermath of substantial damage, when the journey back to pre-loss state looks to be complicated, it's critical to get the right professionals with the right kind of expertise on the case as quickly as possible. That's when a major and complex loss (MCL) adjuster can bring the most value.

While those who sustain the loss may never have been through a crisis of that magnitude, MCL specialists encounter such things every day. These professionals have the experience, know-how and technical skills to navigate difficult circumstances and support people and businesses through a potentially arduous process. Here are four ways the involvement of an MCL specialist adjuster goes beyond standard claims handling to make a meaningful difference:

01

Trusted decision-making

Part of what qualifies a claim as a major and complex loss is that the journey towards resolution is not clear-cut. MCL specialists use their years of experience to inform their decisions at every turn and chart a path forward to achieve the best outcome. Whether it's applying policy terms, conducting supplemental investigations, quantifying scope, pursuing a third party recovery, or mitigating damage and income loss, MCL adjusters offer unmatched perspective and expertise.

02

Lower incurred costs

MCL specialist adjusters more than make up for their premium hourly rate with their savvy problem-solving and timely decision-making. Data shows that insurance companies incur significantly lower costs on major and complex losses handled by MCL adjusters than on comparable losses handled by non-specialists. While the upfront cost for enlisting an MCL expert may be a bit higher, it's an investment that yields tremendous value.

03

Better customer experience

Enduring a substantial loss takes a heavy emotional toll. A seasoned MCL adjuster is uniquely suited to provide sensitive and individualised guidance, reassuring people things will be all right again. Drawing on their breadth of experience, they can clearly explain the situation, expedite processes where possible, and help people access the benefits to which they're entitled. MCL specialist adjusters understand that positive claim outcomes must reflect a balance of controlling cost factors and demonstrating that caring counts.

04

Clear, accurate communication and reporting

MCL adjusters are known for their meticulous documentation of every decision made throughout the claim life cycle. They take the time to articulate the value of their involvement in each major and complex loss, so clients have a clear understanding of their meaningful impact on the process and outcome.

To learn more about Sedgwick's major and complex loss capabilities in the UK, visit our [website](#) and read our [2024 UK MCL Review](#).