



Evaluating Your Insurance Team

When your company purchases business insurance, there's an implicit promise that the insurer will perform in the event of a claim. One of the chief determinants of a good outcome is the experience and knowledge of the team managing and defending your claim.

That's particularly true for the recycling industry, which has exposures other business sectors rarely see, such as employees operating heavy equipment, customers and vendors visiting the work site, and a heavy volume of trucks transporting scrap on and off site. These and other inherent risks mean scrapyards losses can be complex and often serious enough to result in significant damage to the insured's reputation, customer relationships and bottom line.

That's why it's crucial to work with claims professionals who have firsthand experience with recycling operations, years of interaction with the industry and the specialized knowledge to defend recyclers' interests.

Ask yourself the following questions about your insurer's claims team.

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

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How well does the team know the recycling industry?

The kind of personal knowledge that comes from visiting facilities and learning how the day-to-day trade works is the key to understanding the scrap recycling industry's specialized types of losses.

The RecycleGuard claims team has more than a dozen adjusters, managers and client services professionals with experience serving the recycling industry. The average tenure in the program is 10 years, with several team members on board since RecycleGuard's inception in 2001.

Adjusters with that type of experience know where to look—and how to dig—for the facts, and they know which questions to ask. That's how the adjusters can best determine what happened, what makes sense, when something in a claimant's story isn't right and ultimately whether the insured is liable.



How quickly will the team respond to a claim?

Beyond having industry-specific experience, your insurance team must recognize the importance of acting promptly and keeping all claims moving forward toward resolution. For many industries, it isn't a problem to wait 48 to 72 hours for someone to investigate a claim. Not so at a recycling facility, where the operating landscape changes constantly, with materials entering and leaving the yard in a steady flow, suppliers and visitors coming and going, and equipment in constant motion during operating hours.

Your insurance team should get on site immediately after an incident to inspect the scene, take pictures and preserve evidence that could be crucial to defending against a claim. An insurance team that is less familiar with the changing nature of recycling operations might not recognize the importance of promptly gathering and documenting the facts—and it might not understand why any amount of downtime is detrimental to a throughput-based business such as scrap processing.



What expertise does the team use to evaluate claims?

Your insurer's claims team also must know how to thoroughly analyze the facts behind claims, especially those involving physical injuries. The RecycleGuard claims team evaluates injury claims using nurse case managers, who conduct a complete review of medical records to identify pre-existing conditions and other documented medical facts that could affect the cost, duration and outcome of a claim.

In addition to other expert consultants and vendors, the team hires engineering companies with recycling industry expertise to examine the biomechanical aspects of injury claims. Their knowledge can help answer technical questions such as whether the claimant(s) could have sustained the stated injuries based on the force, speed or impact of a machine or piece of scrap. Such engineering tests might disprove certain claims, ruling out excessive and costly soft-tissue rehab or herniated-disc treatment. You thus could pay to treat only the injuries sustained at your place of business or in your operations.

We help you win

Amwins Program Underwriters' **RecycleGuard program** features tailored solutions for businesses with primary operations in the recycling of scrap metal, electronics, paper, plastic, glass, rubber, textiles, and automobiles. And, for more than 20 years, RecycleGuard has been the only property & casualty insurance program sponsored by the Recycled Materials Association (ReMA).

Our team caters to the unique exposures and risk-handling needs often faced by recycling operators. We understand the recycling industry's unique risk exposures and have the first-hand knowledge that comes only from visiting facilities and learning how the day-to-day trade works.

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