



THE CHARTERED INSTITUTE  
OF LOSS ADJUSTERS

# The value of skilled Construction, Energy & Engineering Loss Adjusters An Insurance Broker's Perspective

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## **Introduction**

In the complex world of construction, energy and engineering insurance, the role of a Loss Adjuster is pivotal when claims arise. From a personal perspective as an insurance broker, partnering with a skilled Loss Adjuster can make the difference between a seamless claims process and one that is a protracted and undesirable proposition for our clients and the other parties involved.

## **Expert Knowledge and Experience**

Construction, Energy & Engineering (CEE) sites frequently present unique and often high-profile losses, ranging from property damage and machinery breakdown to delayed start up, business interruption and third-party liability claims.

A proficient Loss Adjuster brings specialised knowledge to the table; they understand the nuances of underlying contracts, supported by an in-depth knowledge of types of construction or processes, the technology being utilised at site, and the matrix of parties involved in any given scenario. They approach any unknowns with curiosity.

Their expertise should ensure that claims assessments are thorough, fair, timely and in line with intended policy coverage. This is a critical part of the service offering we consider when nominating a Loss Adjuster on a claim, and which helps our clients receive the indemnity they are entitled to.

## **Transparency and Trust**

The best Loss Adjusters serve as an impartial bridge between Insurers and our clients. From the broker's perspective, a good Loss Adjuster should be transparent, clearly documenting their findings and communicating openly throughout the claims process while continually progressing matters. On the most complex losses, they should efficiently project manage an array of experts (such as cost consultants, subject matter specialists, lawyers, etc.) and approach difficult conversations with empathy.

The ability to do this consistently creates trust between Broker, Client and Insurers, making future business relationships stronger and smoother. Transparent processes that are well-communicated result in fewer disputes and faster resolutions; this allows us to advocate for our clients more effectively and focus on the issues that matter to our clients. A Loss Adjuster is bound by CILA's code of professional conduct and is trusted by both parties to ensure that the promise provided for in the policy is fairly and promptly delivered, which, in turn, enhances the reliability and integrity of the insurance claims process.

## **Efficient Claims Resolution**

Timely settlement of claims is crucial in the CEE sector where delays can have cascading financial consequences. Skilled Loss Adjusters meticulously evaluate losses, quantify damages, and regularly engage stakeholders to keep the progression of the claim on track. Their expertise leads to more accurate and defensible settlements, reducing the likelihood of prolonged negotiations or litigation. Naturally, as a Broker, our goal is satisfied clients who receive an excellent claims service at times of organisational and operational distress.



## **Conclusion**

As an Insurance Broker in the CEE sector, I want to form strong relationships with skilled Loss Adjusters so that at the conclusion of a claim we have a satisfied client who has received a high level of customer service and attention to their claim, irrespective of individual caseloads.

A Loss Adjuster's expertise, transparency, and focus on fair and efficient claims management should achieve this, reassuring our clients in their hour of need, and building business resilience in a demanding industry sector.