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***Introduction to the article on “Loss adjusters: should divergence across EU member states be dealt with?”***

*The profession of loss adjusters is crucial for the prompt assessment and settlement of insurance claims. However, in several EU jurisdictions, such as Greece, this part of the insurance industry is widely overlooked. The practice of insurance litigation makes it clear that policyholders are often ignorant of the diligence and impartiality expected from loss adjusters, even when they are appointed by the insurer and not the policyholder himself. This often results in an inherent disbelief on the outcome of the loss adjuster’s report and, therefore, subsequent delays in the settlement of claims with the insurer or unnecessary judicial disputes of claims. In fact, it is rarely the case that policyholders are aware of their right to have direct access to the loss adjuster’s report or that they are advised to appoint their own loss assessors to ensure that their interests are fully covered. They usually find this out from a litigator when their case reaches the court. Furthermore, there is wide inconsistency of the laws governing the contact of loss adjusting services between EU member states. This causes difficulties in the cross-border provision of services and subsequently lack of competition. Indeed, the way forward is an EU-wide regulation of loss adjusting services which will set out common admissibility requirements and standards of professionalism and raise public awareness.*