

Establishing Independence:

The need for impartial scientific testing in the damage management industry

By Dr Greg French – 23rd June 2022

For policyholders, a flood, fire or escape of water is a once in a lifetime catastrophe. The chaos, disruption and emotional distress they can cause is seismic. Policyholders, and by association their insurers, need to know that the property has been decontaminated properly before they can carry on as normal. As an industry of damage management professionals, we know just how effective decontamination processes can be, even after the worst disasters. So how do we reassure policyholders and insurers of the efficacy of our processes?

I am of the belief that scientific testing could and should play a bigger role in our restoration processes. Scientific testing can provide clarity both at the outset of a claim in terms of the extent and severity of contamination issues, as well as provide objective proof of the efficacy of decontamination processes at the conclusion of a project. I feel that there is often an unease and uncertainty regarding integrating testing into our standard processes, with a perception that it can be overly complex, difficult to interpret, as well as adding an additional layer of expense. A quick Google search for 'environmental testing' will bring you a myriad of results, with each company offering vastly different solutions, prices and levels of interpretation to go alongside their results. This is what makes picking the right testing partner all the more important. In our experience, to get the best claims outcomes for both policyholders and insurers, first and foremost the testing undertaken must be independent. Testing must be impartial and objective, with no vested interest in the outcomes. There are dozens of reputable testing laboratories throughout the UK, all of whom can offer independent scientific testing.

However, a key part of getting the best claim outcomes for policyholders and insurers alike is being able to contextualise the results. All stakeholders need to feel that they have got the answers they need, and walk away confident in the knowledge that the property has been adequately decontaminated. Most testing laboratories will simply provide results – numbers, statistics, or positives or negatives. They will not interpret the findings and what they mean in the overall context of the types of complex disaster scenarios we face as an industry.

There are also companies who offer contamination testing, but do this alongside offering the means of carrying out the decontamination themselves. In our opinion, this lack of independence and impartiality in the process means that the results simply cannot deliver the same level of reassurance for all concerned parties. This is exactly why for asbestos remediation work the identification/reassurance testing is separated from the removal activity to ensure complete impartiality and thus ensuring that no-one is in effect 'marking their own homework'.

It is therefore crucial to find a testing partner who can both offer independent testing, as well as the all-important context and interpretation that makes the results relevant to the unique scenarios our



industry faces. You also need a partner who can tailor the testing solutions to yours and your customer's needs, ensuring effective cost management and quick turnaround of results. You can then handover the property upon completion of your works, safe in the knowledge that all parties are satisfied with the outcomes of your approach to their claim. DF&A have been providing independent laboratory testing to the insurance industry from our in-house laboratory for a number of years, assisting our customers to find the right testing solutions.