

# Testing Times

By Dr Greg French – October 23<sup>rd</sup> 2020

## **More Than Words – The Importance of Scientific Testing**

In 2016, Cabinet Minister Michael Gove boldly declared that Britain had ‘had enough of experts.’ While his statement was in reference to the swirl of conflicting opinions following the Brexit vote, this quote represents our descent into what many have labelled a ‘post-truth’ era. That is, the elevation of emotive and highly opinionated discourse, that offers little significance to objectivity and hard facts. Whilst these are regarded as political concepts, I believe we have arguably seen elements of this thinking trickle into wider society and industry.

Insurance and damage management are not immune to this. On claims of all sizes, when discussing damage, it has become all too common for the argument of ‘there might be a problem’ to reign supreme, and dictate the actions that follow. How often have we heard claimants declare something is scrap because it ‘could’ be contaminated or suffer from latent damage? Herein lies the danger of assumption, and as, (the polite version of), the old saying goes; assumption is the mother of all mistakes.

In reality, there either is a problem, or there isn’t. Whether that issue is post-fire corrosion and rusting, issues with contamination after a flood, or simply whether a material is dry or not – if you want to be certain of anything, test it.

The concept of scientific testing is about facilitating understanding, and eliminating arguments and concerns. Chloride contamination profiling after fires, DNA testing after mould growth following escapes of water or flooding, and gravimetric analysis and salts analyses for rising damp are just some of the testing methods that can help gain better understanding of the true extent and severity of damage on a claim. By understanding these different elements, and by utilising hard facts, we can remove assumptions and move towards resolutions.

Despite the obvious benefits of the provision of scientific fact, it cannot be forgotten that it is people who are at the heart of the claims process. Understanding and addressing the emotional and practical needs of the policyholder is perhaps the most important aspect of the claims process, and a rigorous scientific approach should not negate this in any way.



However, appropriate scientific testing can in fact support all stakeholders in the claims process, by providing greater clarity in complex situations. By understanding the extent and severity of the damage, and supporting this with hard scientific fact, greater confidence can be had in decisions made based on facts, rather than speculation. This ultimately leads to faster progress, and a path to resolution.

Davis French & Associates combine the practical advice of our consultants, with hard scientific facts provided by our own in-house testing laboratory. If you're looking for greater clarity or additional support on a property claim, please call us on 0800 876 6626, or email [info@davis-french-associates.co.uk](mailto:info@davis-french-associates.co.uk)