

The Importance of Memorializing Insurance Discussions

PLUS Blog

Posted on July 11, 2022, by plushq

Dana A. Gittleman

There is a recent adage among members of Gen Z, “Pics or it didn’t happen.”

This phrase generally refers to an obsession with social media postings, and a lack of a picture or social media post undermining the veracity of an occurrence or event. While, of course, this is simply inaccurate, the mantra is instructive when it comes to the importance of contemporaneous memorialization of discussions with insurance agency clients.

Emails and agency diary software make the process of recording and time-stamping discussions easier. It is important to use these tools to accurately summarize insurance customer contacts including coverage requests (types and amounts), changes in circumstances (e.g. ownership or occupancy), declinations of endorsements or additional coverages, and representations about the use of a particular insured location or vehicle – just to name a few. Confirming communications by email or entering agency notes in a timely fashion mitigates against lapses in memory that can occur with the passage of time.

Tedious as it may seem at the time, the importance of comprehensive, detailed notes cannot be understated. Better even, are electronic notes or emails (which are less

likely to be lost or damaged) and communications with a reply showing the customer’s assent or read receipt. Conscientious record keeping is an asset to any agency’s operations and protocol beginning with policy inception, renewal, cancellation, and at all junctures in-between.

In the event litigation ensues, these contemporaneous writings can become valuable evidence to establish what was and was not communicated between the parties. Conventional wisdom shows that factfinders like proof, and if “it” (i.e. the purported communication) was not memorialized, doubt may be cast on whether the communication actually happened. A “pic” may not be warranted, but, at least with insurance transactions, it may be wise to adopt a modified Gen Z mantra, and “Memorialize or it didn’t happen.” ■

<https://plusblog.org/2022/07/11/the-importance-of-memorializing-insurance-discussions/>

Dana A. Gittleman, Esq. is a shareholder in the Professional Liability Department at Marshall Dennehey Warner Coleman and Goggin. Resident in the firm’s Philadelphia office, she focuses her practice on the defense of claims and lawsuits brought against insurance agents and brokers, attorneys, real estate professionals, and large product manufacturers. Dana may be reached at dagittleman@mdwgc.com.