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[David Berardinelli's Fight Against Allstate's Claims Culture](#)

[David Berardinelli](#) made a presentation at [NAPIA's](#) Convention on Friday. His topic, "From 'Good Hands' to Boxing Gloves: How Allstate Changed Casualty Insurance in America," was an excellent and updated version of a speech I have seen before. Many of his points are important to understanding why the claims culture has changed so much over the past twenty years. Sadly, part of the story he tells reflects the greed of some executives in the financial industry.

For property insurance claims, Allstate has adopted a procedure called Claims Core Process Redesign. Following Allstate's battle with Florida's Office of Insurance Regulation, [several documents discussing Claims Core Process Redesign were made public](#). For those of us engaged in Allstate claims and coverage cases, Allstate's new claims program has been dubbed, "NEX Gen." We had somebody take notes during a speech given by two Allstate claims executives about this new program at the recent ACE Claims Conference in Las Vegas. We will post on that later.

At the end of Berrardinell's speech, he showed an Allstate television ad that had the most bizarre sounding but (most likely) unintentionally accurate pitch:

"Just Because You Have Insurance Doesn't Mean You Are Protected...That's Allstate's Stand."

Amen.