

Claims Commitment



Swiss Re Corporate Solutions believes claim service means something more than simply a promise to pay. We are an experienced team of insurance professionals who seeks to understand and meet the needs of insureds and brokers and to provide the highest quality customer service. We believe in open and regular communication. We will explain our position and work to understand and consider other points of view. We will be reasonable, responsive, proactive, fair and honest in all our dealings. We will do our utmost to meet these commitments and to earn your trust, respect and business.

The benefit of experience

Your claim will be handled by a primary contact backed by a global team of experienced insurance professionals, all of whom are committed to providing the highest quality claims service. Our claim professionals combine subject matter expertise, years of on the job experience, local knowledge and a customer service focus, to fully meet your needs.

We will:

- Assign the right professional to your claim.
- Support that person with the right team to handle your claim, including subject matter experts that have published in industry journals and are frequent speakers at industry events.
- Ensure that our technical claims knowledge and skills are always on the cutting edge by offering regular training and development to our claims professionals.

An approach tailored to your business needs

At Corporate Solutions, we understand that how a claim is resolved can be as important as the outcome itself. We want you to view us as partners. That's why we commit to providing you with a level of service – tailored to your needs – which you would expect from a small company, while offering

the resources, expertise and diversity of a large global insurer.

We will:

- Explain the claim process and work with you to develop an appropriate management and resolution strategy for each claim.
- Take into consideration your business needs and claim resolution objectives.
- Always be open to discussing your desires and concerns.
- Focus on both quality claim handling and high quality customer service.
- Always be mindful of your perspective.

Proactive and responsive

Our claim professionals will promptly investigate and evaluate primary lead claims and excess and umbrella claims where we believe our coverage layer may be impacted. Claims will be proactively managed towards resolution. Where we have a duty to defend, we will robustly defend those claims that should be defended.

We will:

- Complete the initial investigation in most instances within 30 days of claim receipt or loss notice.
- Use diary and action plans to keep the claim moving towards final resolution.
- Reach out to third parties, such as

adjusters, lawyers and mediators, where appropriate, to facilitate action and decisions.

- Where we have a duty to defend, work with you and outside counsel to determine, as early as practicable, whether the matter is one to settle or defend. If the matter should be settled, we will proactively facilitate such resolution to the best of our abilities.
- Work with you to pay resolved and fully supported claims within a time period that meets your business needs. In most instances, we will make payment within five business days, but we may be able to expedite payment should you need it sooner.
- In the event of an insured first-party property loss, upon request and subject to the terms and conditions of the policy, make an advance payment of up to 50% of our best estimate of the property damage claim payable under the policy.

Regular and transparent communication

Good working relationships are built on open and regular communication. Corporate Solutions understands that communicating with you is one of the most important aspects of delivering quality claim service. We realize that the more effectively we communicate, the more satisfied you will be with the claim process and us. We will

interact with you in a candid and transparent manner and customize our communication according to your individual needs. We work in close collaboration with our underwriters and this facilitates consistency in our communication with you. We understand that your time is valuable, so we are committed to being available when you need us.

We will:

- Ensure initial contact is made with you, or your representative, within one business day of our receipt of claim or loss notification on primary lead claims.
- Provide claim status updates and keep you informed of significant claim developments, consistent with your communication needs.
- Return phone calls and reply to email messages within one business day.
- Update our Voice Mail message and Out-of-Office email reply so that you will know our availability and we will always provide back-up contact information should you need immediate assistance.
- Make our coverage position clear and fully address your coverage questions.
- Should we need information to make a coverage determination, we will request such information in a timely manner.
- Reserve our rights only when necessary and not as a standard practice.
- Provide, in writing, specific reasons to support our position if we reserve our rights or decline coverage.
- Where practicable, discuss coverage issues with you and/or your broker or agent, prior to sending a disclaimer or reservation of rights letter.

Swiss Re Corporate Solutions Claims is a global team with claim professionals located in many major cities around the world. Please contact us with any questions you have about our claim services.



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Swiss Re Corporate Solutions offers innovative, high-quality insurance capacity to mid-sized and large multinational corporations across the globe. Our offerings range from standard risk transfer covers and multi-line programmes, to highly customised solutions tailored to the needs of our clients. Swiss Re Corporate Solutions serves customers from over 50 offices worldwide and is backed by the financial strength of the Swiss Re Group. For more information about Swiss Re Corporate Solutions, please visit www.swissre.com/corporatesolutions or follow us on Twitter @SwissRe_CS.

The Claims Commitment provides information about Corporate Solutions' Claims Team, our claims handling approach and our claims services. The Commitment is not part of any legal agreement and it is not intended to amend or change any of the terms and conditions of any insurance policy issued by a Corporate Solutions' insurer.