

#### Our Customer-Centric Claims Approach

We put our customers first and at the center of everything we do. We know that how a claim is handled can be as important as the outcome itself. Our mission is to deliver an exceptional claims service that gives you confidence, peace of mind, and quite simply makes you want to keep doing business with us. We aim for "no surprises" when handling claims and our focus is on working together to resolve your claims in a way that enables us to build a long lasting relationship.

### Our Commitments to you

#### Your service partner



- You can expect a dedicated, empowered and passionate team of experienced Claims Professionals who are looking forward to providing you with an outstanding experience before, during and after a claim.
- We will work with you and your broker to keep the claims process simple and straightforward, yet tailored to your needs and business.
- We will act with integrity and care for your business as if it were our own.
- We will assign a Claims Professional to manage your claim and be the primary contact to guide you through the end-to-end claims management journey.
- We will provide the Claims Professional's contact details and ensure initial contact is made with you or your broker within one business day of receiving your loss notification.

# Your partner for purposeful collaboration



- We will proactively communicate with you throughout the claims process to keep you informed on progress.
   If you have any claims inquiry, our focus will be to resolve it together as soon as possible.
- When our Claims Professionals are out of the office, they will provide additional contacts in their out-of-office email notice should you need immediate assistance.
- We will return your phone calls within one business day.
- To avoid surprises, you and your broker will be informed about any coverage issues as early as possible and before taking any significant steps in the adjustment of your claim.
- We will leverage technology to facilitate the claims process by using our PULSE portal. PULSE users, such as International Programs customers, benefit from 24/7 access to policy, claim and risk management information in order to see the status of their claims anywhere and anytime on one user-friendly portal.

## Your partner for maintaining your cashflow



- In the event of an insured first-party property loss, we will issue interim or advance payments in a timely manner from receipt of our adjustment loss estimate.
   We will listen to you and make additional claim payments available where possible to help you minimise disruption.
- We actively look to pay claims quickly and once the claim is validated, we will make payment within five business days.

## Building trust through long-term partnerships



- Customer service is much more than simply meeting expectations. It is about trust, relationships, and resolving concerns through transparent and constructive discussions.
- We are well respected in the market for our expertise and customer-centric claims service. We have been recognized as a top tier commercial insurer when it comes to relationship management against our peers. Our key brokers and customers rate our claims service among the very best in the market. This is especially true for, but not limited to, our responsiveness and ability to provide regular updates throughout the claims process.

"It's a claims service you can count on and you can be assured that we're there when you need us most to deliver on our promise."



#### Claims Leadership Team



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