



Claims

Our Mission Statement

To provide our clients a superior, effective, and efficient solution to their claims needs.

- We provide a dedicated claims team for all of B&C's clients
- High standards and ethics
- Proactive claims management with rigorous service levels
- Close co-operation with B&C's Underwriting and Broking departments to understand our clients and their claims needs
- Specialised claims visits to client offices
- Designated claims handlers for Great Lakes claims
- Designated account handlers for Lloyd's claims
- Superior service through proven workflow design
- Internal peer review and claims audit function

Experience

Claims Management team with an average of 20 years experience.

Property Professionals with an average of 25 years experience in:

- Residential Property
- Commercial Property
- Business Interruption
- Subrogation

Liability Professionals with an average of 25 years experience in:

- General Liability
- Bodily Injury
- Contractors Liability

Transportation Professionals with an average of 20 years experience in:

- First Party Auto Physical Damage
- Motor Truck Cargo
- Dealers Open Lot
- Garage Keepers Legal Liability

Lloyd's Claims Broking team with an average of 15 years experience in:

- Residential Property
- Commercial Property
- Business Interruption
- Subrogation
- General Liability
- Bodily Injury
- Contractors Liability

Authorities on behalf of Carriers

Great Lakes:

- \$350,000 Property/Transportation
- \$200,000 Liability

Lloyd's Underwriters:

- \$50,000 B&C In-house Property Facility
- \$50,000 B&C In-house Transportation Facility

Service Providers

- Long-standing relationships and collaboration with our network of loss adjusters, attorneys and experts
- Utilise firms with high standards & ethics
- Utilise firms who are looking after all parties best interests
- The right expertise is deployed at the right time
- Close oversight and control of all service providers
- Loss assignment guidelines & protocols

Catastrophe Event Management

- Designated catastrophe Third Party Administrator plans
- Designated catastrophe Manager
- Statistical analysis pre & post events
- Claims handling guides for file management

Education

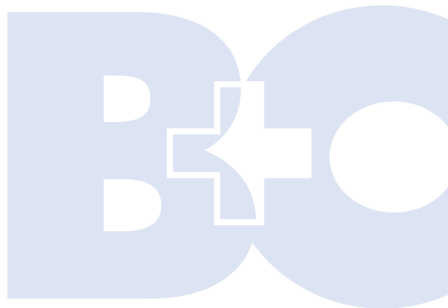
- Continuing education - The Institute (US) and Chartered Institute of Insurance (UK)
- State adjuster licenses
- Attendance to industry classroom courses, conferences & seminars

Technology

- Realtime claims XML capabilities
- Claims statistics available on B&C Bridge system
- Claims system integrated with Lloyd's/London Market CLASS/ECF system

Third Party Administration Services - E&S Claims Management, Inc.

- Full third party administration services
- Long-standing relationships and collaboration with our network of loss adjusters, attorneys and experts
- Attendance to settlement conferences, mediations, arbitrations, depositions and appraisals
- Registered on the London Market Expert Database
- Claims management information reporting



Claims Team

We understand that the value of insurance cover is put to the test when a claim occurs. We have claims teams in the UK and North America, both of whom have a wealth of technical expertise and an in-depth knowledge of claims handling, negotiation and settlement. The North American team provides our customers with more immediate access to local specialists. This allows us to offer proactive advice and guidance in a timely manner.

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