

**Delivering first class service
in Europe before, when and
after a claim is made.**

Our claims handling approach recognises the unique needs of your customers. We build flexible and tailored solutions with an established network of specialist claims agents and surveyors in Europe and worldwide to protect your customers' business, wherever they may be.

The RSA Claims teams in Europe provide timely solutions delivered to agreed service levels, backed with technical expertise and specialist systems.

Every claim is unique. So we tailor our plan of action to the specific needs of the customer and work together with involved parties, to bring each claim to a satisfactory conclusion. We highly value face-to-face contact with customers so take great strides to always ensure regular contact across the life of the claim.

Through accurate reserving and settlement and our robust understanding of local and international legal frameworks, we can meet your multinational claims servicing requirements wherever you operate. We believe that global claims are best handled in their country of origin. The RSA Global Network enables us to apply local knowledge, expertise and resources. Each country has specified claims handling licenses and we maintain a strong control framework as all claims above the local licenses are referred to our central team.



Your journey with us before, when and after a claim happens

Before

- Invest time to get to know your customers and what is important to them. Utilising joined-up thinking involving everyone from underwriters to claims handlers through risk managers at pre-tender stage. This gives us room to explore the full range of our capability
- Take a proactive approach to risk management to help your customers reduce exposure to potential claims
- Work with you and your customers to agree protocols and processes about the practical aspects of claims handling so that we're fully prepared when a claim occurs.

When

- Assign a dedicated handler to each claim, who owns it from start to finish. In this way we build a strong relationship between our claims handler, you and your customer
- Ensure fast response on new claims within a maximum of two working days
- Monitor progress, and proactively organise meetings and on-site visits, with the aim to move as quickly as possible to a settlement
- Work with a good network of highly specialised lawyers, loss adjusters and specialists, managing their service closely to make sure that they are delivering for your customers
- Maintain straightforward and open communication so the customer always knows exactly what to expect.

After

- Discuss, together with the customer, how to avoid recurrence and agree how we can use the lessons learned from the claim to improve risk management
- Use the claims history to identify trends and share this information with the customer.

**In Europe we handle claims for our full range of products in all countries.
In addition we have the following specialisms**

Netherlands

Property, Liability and Professional Indemnity

Belgium

Construction, Engineering and Renewable Energy

France

Property and Liability

Spain

Construction, Engineering and Renewable Energy

For more information, please visit rsabroker.com/rsa-commercial-claims