



**NO. 1 FOR  
COMMERCIAL  
CLAIMS<sup>1</sup>**

# COMMERCIAL PROPERTY CLAIMS

From express settlement of straightforward property claims to more complex claims requiring specialist handling, we understand the impact a property claim can have on your customer's business.

## EFFECTIVE CLAIMS SOLUTIONS

- Live streaming video call for claims between £5,000 and £10,000 for real-time interaction between the customer and our specialists
- Working with you to ensure claims handling is tailored appropriately
- Each claim will have a nominated claims handler who manages the claim from beginning to end
- Focused on settling claims as quickly and as fairly as possible
- Response to new claims notification within three hours and action plan delivered within 48 hours, advising next steps and agreed progress updates.

## EXPRESS CLAIMS HANDLING

We express handle commercial property claims worth up to £5,000.

This means that we aim to conclude settlement within 24 hours<sup>2</sup> of receipt of the required information to validate the policy cover, and make payment by the customers' preferred methods.

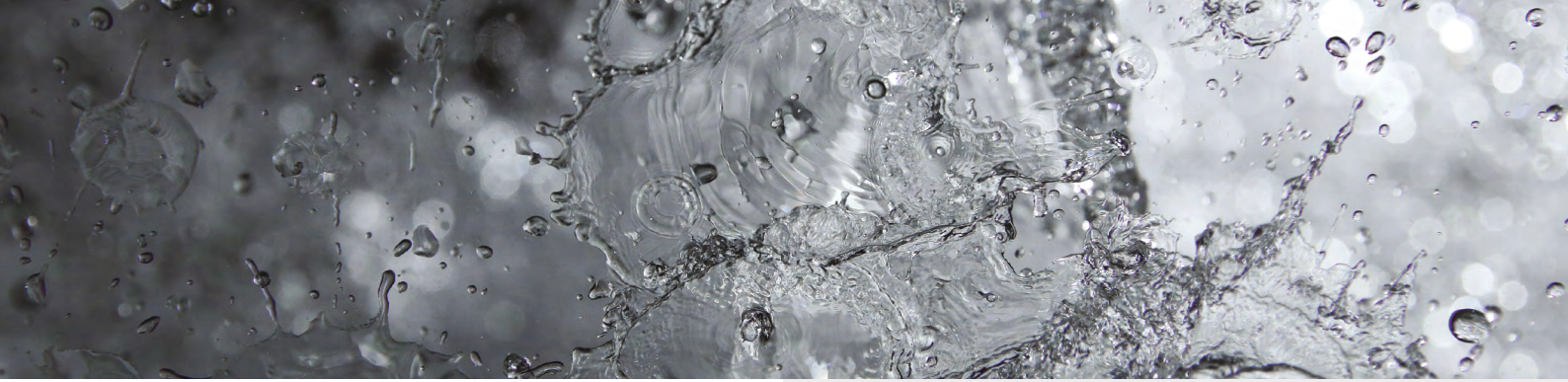
<sup>2</sup> core working hours are Monday to Friday, 9am to 5pm

## THE RIGHT EXPERT ON YOUR CLAIM

- With direct access to decision makers from our highly experienced team, we respond effectively when things go wrong. For you, this means minimum disruption and things getting back on track quickly
- Our own in-house loss adjusters, will take ownership of any claim and will deal directly with you to arrange visits and agree settlements
- Our bespoke supply chain service gives customers access to a large network of vetted suppliers, who provide a range of property services at a competitive agreed schedule of rates.

## IN-HOUSE LOSS ADJUSTING SERVICE (LAS)

- Providing you and your customer with a fast, efficient service and offering impartial advice to agree the best course of action for each claim
- Our office-based loss adjusters use their expertise and video technology to deliver swift assessment and settlement of suitable losses typically up to £10,000
- Field-based commercial property adjusters carry out face-to-face on-site assessments for higher value and complex losses
- Our LAS team has instant access to RSA underwriting teams and policy details. They can make quick claim decisions and have the ability to authorise prompt claims payments to customers, to help with cash flow for their business.



### MAJOR AND COMPLEX CLAIMS – TYPICALLY EXCEEDING £100K IN VALUE

Claims above a certain size and complexity need a different, often project managed approach. Our Large and Major Loss claims handling team is made up of our most experienced claims specialists with the skills to manage major events and protect your customers' financial and reputational interests.

### PRE-LOSS PLANNING AND ACCESS TO OUR RISK MANAGEMENT SERVICE

We will work with you and your customers to plan for serious losses with potential high impact to their business. Our technical claims specialists will consider a potential high-impact loss scenario, discuss how the policy may respond in the situation, what action we as an insurer may take and, if necessary, what risk controls could be taken to prevent the incident happening.

### SUPPLY CHAIN

Our supply chain is made up of a comprehensive range of reliable service providers, from drainage experts to validation and replacement of content items. This gives your customers access to a large network of vetted suppliers, who provide a range of property services at a competitive agreed schedule of rates.

We ensure that our suppliers meet our challenging service level targets and deliver for your customers by monitoring each claim using a unique web-based platform to track both progress and costs.

### FRAUD

Our Counter Fraud specialists blend cutting-edge technology with traditional identification and detection methods. We are instrumental in cross-industry initiatives and at the heart of all industry forums. This enables us to provide intelligence and insight, raising awareness of the impact of fraud and the steps that can be taken to protect you, your customers, their reputations and their premiums.

### WHAT BROKERS SAY ABOUT US

*"The whole claims process, from initial policyholder notification to the broker to settlement, took just four hours. I have already contacted various other insurance companies we work with to advise that this is now the benchmark and the standard we expect."*

*"Thank you, that is fabulous service."*

*"For a long time they have been our first choice for this class of business."*

*"Everything is dealt with in a timely manner."*

*"They are good guys to deal with, very responsive, prepared to listen."*

*"Very knowledgeable staff."*

**To all the little things, that conspire to become big things... the worst brings out the best in us.**

DELIVERING FIRST-CLASS SERVICE BEFORE,  
WHEN AND AFTER A CLAIM IS MADE.

Get our expertise working for your customers. Find out more at [rsabroker.com/commercial-property-claims](https://rsabroker.com/commercial-property-claims)

Email: [promise.propertyclaims@uk.rsagroup.com](mailto:promise.propertyclaims@uk.rsagroup.com)  
Call: 0330 102 4100

<sup>1</sup>Source: RSA Broker Voice 2018 independently conducted by FWD Research