



Claims Solutions

Specialized expertise to resolve your complex
and major claims



Helping you effectively resolve your most challenging claims

Our global Claims Solutions team is a dedicated group of expert claims professionals who are solely committed to settling major losses on behalf of policyholders across a wide range of industries worldwide. Our aim is to minimize the impact and risk to your business, saving you time and money.

The management of insurance claims is becoming more complex. At Marsh Advisory, we are best positioned to assist you by using our expertise, market knowledge, and relationships to develop a transparent resolution strategy.

We take a pragmatic, collaborative, and constructively robust approach to claims processes, supplementing your business with additional expertise and resource wherever needed.

Our skilled claims specialists work with you every step of the way as part of your team. By applying a tried and tested claims management and resolution methodology, we dedicate ourselves to recovering your full entitlement.



1000+ claims specialists, including loss adjusters, surveyors, forensic accountants, lawyers, claims consultants, and experts in contractual dispute resolution and delay analysis.



Located in 40+ countries in every region of the world.



Working with **leading global organizations** on some of the **largest and most complex losses** in the world.



A major loss can challenge your organization

There's no single definition of a major loss. However you define it, it's a demanding time when a business has to cope with getting back on its feet while at the same time managing a challenging forensic claims process. Gathering and correctly preparing the documentation required by insurers is a major exercise. Policy coverage may appear straightforward; however, expert support can ensure that complex factors, which may affect your claim recovery, are proactively addressed.

We live and breathe major losses — so you don't have to.



Some of the key challenges in today's environment may include:

1. Insurance market conditions

Large and complex claims are under increasing scrutiny.

Large and complex claims introduce volatility and uncertainty to an insurer's portfolio. As a result, insurers can be expected to allocate their most senior claims resource to the management of these claims, often engaging external product experts.

In addition, they need to demonstrate consistency in their approach and robustly scrutinize the policy contract to ensure all terms and conditions are understood and applied. Care is needed to make sure your claim is presented and advocated correctly in order to maximize indemnity.

2. Complexity of insurance programs

As the market evolves, risk is being shared across multiple insurers, and reinsurers, on a global basis.

More insurers increase resolution complexity in the event of a major or complex claim. Each insurer may have different information requirements or focus on different nuances of the event or the policy coverage. Managing multiple relationships and needs is a full-time task that requires specialist skill.

3. Changing policy terms and conditions

As the market evolves, coverage levels are being reconsidered by insurers.

Insurers are increasingly taking a forensic approach to their due diligence when assessing the loss; many will engage experts to comprehensively examine policy coverage and investigate all aspects of the incident before confirming coverage.

Having a detailed understanding of the policy terms and current legal opinions, as well as market trends is crucial to engaging successfully with insurers and to negotiating the best outcome available.

4. Use of experts

An in-depth knowledge of the claim data together with the insurance policy terms and conditions is paramount to successfully negotiating coverage.

While insurers can be expected to appoint an array of experts to analyze and adjust the claim, they do so from their perspective and their needs may not be aligned with your own. Having your own experts to analyze and negotiate the intricacies of coverage for your benefit will ensure that your position is protected. In addition, your experts can manage the information requests while you focus on managing and recovering the business.

5. Timescale for settlement

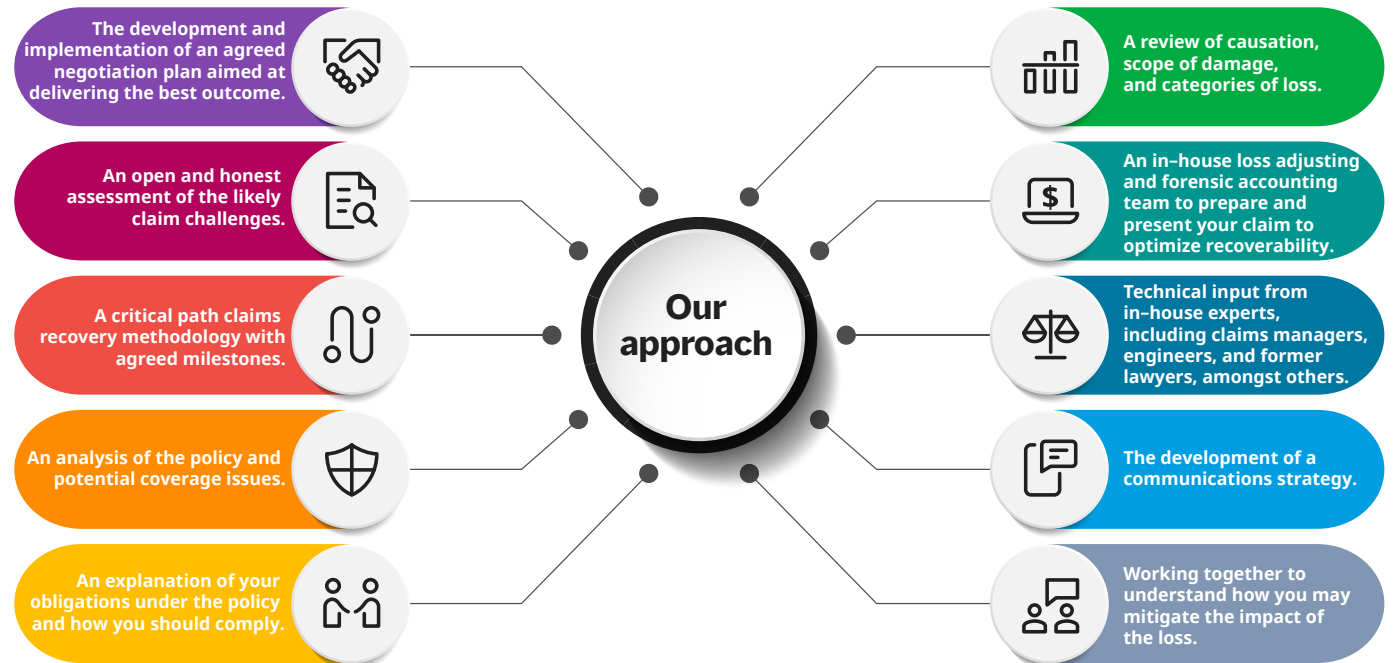
How long will it take to settle the claim?

A major loss will introduce risk to the operation of your business, can have a significant impact on your cash flow, and potentially harm your reputation. How you respond, and how quickly you can resolve the claim, will have a material impact on how your business recovers. The scale and complexity of the process often results in a lengthy period while insurers consider the claim. In order to achieve a successful recovery, the process needs to be proactively managed with a focus on affirmation of coverage. A project management approach will reduce the potential for unnecessary delays which need to be challenged, and ensure timely interim payments are received so you can continue to meet your business objectives.

Our approach

Successful management of a major claim is a skill. We have experience of handling some of the most complex claims across a wide range of industry sectors.

After spending time with you to understand your needs and requirements, we will provide a detailed claims solution proposal for your approval. We will prepare, manage, and negotiate the claim settlement on your behalf, always focused on obtaining confirmation of cover and the earliest possible recovery for you. While our actions are based on your needs, a strategic project plan typically includes:



The fee we agree with you for our service may be based on time and expense and/or a contingency fee based on a successful resolution and outcome. Claims preparation fees may be reimbursable by insurers under your insurance policies.

Helping you achieve the best claims outcomes

At a time when your business is faced with uncertainty, our Claims Solutions team has the depth of experience to develop strategies to help you achieve superior outcomes and minimize the impact on your business.

Manage pre-loss activities

Policy stress testing

We investigate loss scenarios and insurance coverage to identify your insured and uninsured risks.

Business interruption review

We analyze your supply chain risk exposure and current insurance policies to identify gaps in insurance protection and any over- or under-insurance.

Claims protocol

We develop an agreed claims protocol with your insurer to help address the treatment of any potentially contentious issues.

Minimize balance sheet impact

Increase recoveries

We interpret the coverage under your insurance policies to maximize the potential claims payout.

Mitigate losses

We can sharply reduce the cost of a loss event by deploying strategies tailored to your unique situation.

Enhance capital efficiency

We identify strategies to help you lower your recurring liability claims, such as workers' compensation, thereby freeing up liability resources for business and other risk-related investments.

Improve your claims experience

Expedite resolution

We put proven processes and protocols in place to speed up recovery or help reach a fair resolution.

Reduce uncertainty

We handle thousands of claims each year, so we can efficiently guide you to your desired outcomes and give you greater peace of mind.

Improve program responsiveness

We can close any identified gaps in coverage during insurance placement or program design.

“On a personal note, a special thanks to you and your team for professionalism and coordination efforts while working towards the claims settlement. It has been a privilege working with you.”

CEO, Energy Company

FIVE TOP TIPS FOR TACKLING A COMPLEX CLAIM



Stress test your policy coverage. Will your policy operate as you expect if the worst happens?



In the event of a major loss, appoint an internal senior, board-level claim sponsor.



Proactively communicate difficulties or delays to the loss adjuster as they occur.



Fully document and explain all the costs and losses you are claiming.



Appoint experts to prepare and negotiate your claim submission on your behalf.

Experience, relationships, and know-how sets us apart



Single Point of Contact

By delivering the full claims solution in-house from start to finish, we keep communications simple and the message consistent and clear. We are an integrated team with a diversity of expertise to ensure you have the support you need. From our global network of experts, we build a bespoke team for each claim which is coordinated and accessed through a single point of contact.



Multi-Disciplined Claims Experts

Our team includes professionals with a broad spectrum of expertise and experience, including: former chief claims officers, chartered loss adjusters, surveyors, forensic accountants, lawyers, investigation specialists, engineers from all disciplines, and global claims managers. We also can call upon our project management, visual intelligence, and industry specialists to support your claim. This provides additional expertise and resource which may not exist in your business and will help you prepare large, complex claims, and obtain the right settlement.



Key Insurer Relationships

Our claims team frequently interacts with insurance market decision-makers. These hard-won relationships provide a proven competitive advantage to you when presenting and negotiating a claim to resolution. Crucially, our deep knowledge of the major insurers and global insurance markets extends from individual claims handlers through to the global executive suite.



On-the-Ground Support

Our global team includes over 680 claims advocates and 120 claim preparers, who can quickly respond to support you with any complex or major claim. We save you time and cost, making sure the claim process does not affect the day-to-day performance of your business. This allows you to focus on other important commercial issues such as communication and management of customers and suppliers, capital markets, and legal/regulatory bodies, as well as supporting your employees.



Industry Experience Matters

Our experienced team has prepared and negotiated solutions for many of the world's most high-profile claims and companies across a multiplicity of industry sectors. We protect your position by vetting information before sharing it with your insurers to mitigate possible accidental errors or omissions that might prejudice the settlement — and ensure you only submit the information that is absolutely necessary. We are not generalists. We are dedicated fully to one task — successful claim resolution.

CASE STUDY

Client Situation:

A hydroelectric project suffered major collapses in transfer and headrace tunnels immediately prior to commencement of commercial operations.

A complex investigation into the cause and the subsequent repairs resulted in significant disruption and delay to the project. We were initially appointed to provide claims preparation assistance.

Our Approach:

Our multidisciplinary team dealt with: collation and quantification of repair costs; delay analysis; generation analysis based on predicted water flows; quantification of loss of profits; as well as coordination and liaison with reinsurers, their legal advisors, and their appointed experts. This included dealing with a number of difficult policy issues, especially the application of a policy exclusion.

Key Benefits to Client:

We were able to work more flexibly and react more quickly than opposing experts and advisors. Our ability to challenge the application of the exclusions meant that reinsurers pursued mediation of the claim as early as possible.

Our approach brought a difficult market to the table and allowed a very good settlement to be reached. This helped save a project that was at the point of failure due to a lack of funding.



For more information, please contact your local Marsh representative or visit marsh.com.

About Marsh Advisory

Marsh Advisory, a business unit of Marsh LLC, is a global consulting organization comprised of more than 800 issue- and industry-specific experts in more than 40 countries around the globe, who understand risk from our clients' perspective. We also have some of the best claims recovery people in the business, who have managed some of the largest and most complex claims in history.

About Marsh

Marsh is the world's leading insurance broker and risk advisor. With around 40,000 colleagues operating in more than 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](https://www.marshmclennan.com) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$19 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](https://www.marsh.com), [Guy Carpenter](https://www.guycarpenter.com), [Mercer](https://www.mercer.com) and [Oliver Wyman](https://www.oliverwyman.com). For more information, visit marsh.com, follow us on [LinkedIn](https://www.linkedin.com/company/marsh) and [Twitter](https://twitter.com/marsh) or subscribe to [BRINK](https://brink.com).

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