

# Claims service

We're an insurance company, so paying claims is what we do.

We act fast and we settle quickly. We can do this because we insist that all claims - large and complex or small and straightforward - are managed locally, significantly reducing assessment and settlement time.

We integrate our claims expertise into the underwriting process. Not only does this give our underwriters and clients a better understanding of a particular risk, but it also means our handlers can move quickly, armed with knowledge about the client and that risk, in the event of a claim.

Paying claims is at the centre of what we do. We settle 24,000 claims each year across our European Branch Network. But we don't just pay claims, we also offer support and expertise to try to prevent our clients going through disruption and trauma in the first place.

We've handled some of the most complex, high-profile and costly claims in Europe, so you're in good hands. You can enjoy the peace of mind that our teams bring all their expertise, experience and empathy to every single claim.

Made possible  
 QBE

# Our claims commitment to you.

## Backing up our promises

When you buy an insurance policy, you're buying a promise to pay. At QBE, we take that promise seriously.

We look to settle claims fairly and promptly. We have an excellent record for paying claims. As one of the world's leading insurers, rated A+ by Standard & Poor's, we have the financial strength and security to deliver on the promises we make.

We're committed to giving you and your broker the support you need throughout the claims process. Our main priority is getting you back on track as fast as possible after you've suffered a loss.

## Expertise makes the difference

We see everything from the most straightforward to the most complex of claims. So, whatever happens, you'll find we have the experience and the expertise you need.

Our deep understanding of claims enables us to connect you with the right expertise and the right resources at the right time. That means your claim will always be handled by the best person for the job (or the best combination of people). We empower our claims handlers to move fast and make decisions when they're needed.

To make sure you always have the full support you need, we'll bring in outside experts where necessary. We carefully select and monitor all our partners, making sure they match the same high service standards we deliver. We work exclusively with market-leading firms who share our values and commitment to outstanding customer service.

### **Bringing you the benefits of innovation**

We recognise the power of data to inform and improve the claims handling process. Investing in our data analytics and robotics capabilities helps us manage your claims more efficiently and deliver consistently optimal outcomes.

Our increased deployment and use of data analytics, AI and technology, will free up claims handler's time to focus on those key claims drivers that deliver greater added value for customers such as speedy payments, increased transparency and more well-informed claims decisions on liability and quantum. This automation of routine tasks delivers simpler more efficient claims processes that save you valuable time which can be redirected into managing your business.

### **Setting high standards**

We're often told it's the expertise of our people that sets us apart. To maintain this edge, we constantly invest in their professional development, encouraging them to extend their knowledge and study for professional qualifications.

We take pride in the outstanding service we deliver to customers and brokers. But we're always looking for ways to make it even better, so that we don't just meet your expectations, but exceed them.

We continuously measure our performance against demanding targets and also regularly seek customer feedback, which we factor into our service planning.

### **Multinational capabilities**

Whether you have operations in two countries, or over 50, the challenge remains the same. You need to have the confidence that your insurance company can deliver a multinational claims management solution. Collaborating with our extensive network of QBE offices and strategic partners, we are able to provide a comprehensive, co-ordinated and fully compliant claims solution which is tailored to the needs of our customers.

### **Local claims handling**

For claims occurring in overseas territories, we believe that local market knowledge, expertise, speed of response, effective communication and language are really important. That is why we empower our global network partners to manage claims to a pre-agreed local settlement authority and within agreed SLAs to support high quality service.

### **Centralised programme management**

Our experienced claims team will provide central co-ordinated programme management including oversight of large and/or complex losses, analysis and management information.

### **Tailored solutions**

We recognise that sometimes a more bespoke claims solution is required to meet the needs of some customers. Where this is necessary, we will allocate a claims manager to work in partnership with you to agree and Co-ordinate a tailored claims process that meets your requirements whilst also acting as your main focal point for any claims related issues and provide central programme management and insight.

# Seeing you through a major loss.

## There for you when you need us most

Let's hope it never happens. But, if it does, you'll be glad you have QBE's dedicated major loss team on your side.

Our claims team is here to support you and your broker in dealing effectively with even the most complex of claims.

The team provides a rapid, effective response to all major incidents, including serious and catastrophic personal injury claims, high-value first or third party property damage, and product liability losses.

You can rely on our experienced team for technical expertise, continuity of service, and good communication every step of the way.

## Helping you respond

Effective communication and decision-making are crucial straight after a major loss. As soon as we've been notified, we'll instruct a dedicated claims handler to address your immediate needs.

If required, QBE will be there to support you with any criminal, regulatory or statutory issues arising from the loss. We'll assess your needs fully, and identify how we can support your immediate financial, medical and media relations requirements.

We'll set up a steering group comprising key individuals from all stakeholders. The steering group will then agree action points and initiate a communication process that keeps all parties fully informed as the situation unfolds.

As the case management plan cascades down, we'll make informed assessments on business continuity, legal liabilities, and claims reserves.

Should the prospect of a criminal or civil prosecution arise, we'll bring in additional legal specialists to support you.

We'll also instruct any relevant expert witnesses (eg engineers or forensic engineers) and make contact with any other interested insurers.

## Within 30 days

Over the ensuing weeks, your dedicated specialist claims handler will continually review the situation, making sure we're giving you the support you need.

Within 30 days, we would aim to have confirmed the scope of policy coverage, established legal liability, identified recovery and subrogation opportunities, and put a first sustainable reserve in place.

We would also expect to have formalised a strategic recovery plan - identifying actions and responsibilities - and appointed experts to advise on regulatory and health and safety requirements. We will continue to assess the need for interim financial support.

## Beyond 30 days

We'll continue to support you fully in the months and years following a major loss.

Your dedicated claims handler will keep in close touch, helping to minimise the long-term impact on you, your people, and your customers.

We can also work with you to carry out a post-loss review. This will help capture all relevant risk management lessons, minimising the chances of anything similar happening in future.

# Fighting back against fraud.

## How we are tackling fraud

Fraud exposes your business to financial, regulatory and reputational harm. It also pushes up premiums. But at QBE, we're pushing back.

No business is immune from fraud. That's where QBE's Special Investigation Unit (SIU) comes in. It combines the full range of expertise required to protect our customers, and our own business, from the financial and reputational impact of fraud.

Since we set up the SIU in 2010, we've identified 50,000 instances of potential fraud, and successfully challenged 14,500 fraudulent claims, saving more than £300m in the process. We've also helped customers protect themselves by sharing intelligence and promoting fraud awareness.

To achieve this level of performance, we invest strongly in our SIU team, giving them the resources they need to deliver advanced data washing and analytics, sophisticated fraud detection and case management, statistical analysis and benchmarking, and best practice across all aspects of special investigations.

### **Our dedicated anti-fraud hub**

The Special Investigation Unit acts as a central hub for fraud intelligence data within QBE, and directly coordinates the handling of all serious or organised fraud claims. The SIU works with claims teams across all QBE lines of business within Europe and internationally.

Insurance fraudsters are becoming increasingly more sophisticated in their approach as well as being mobile within and across borders. Having an effective intelligence solution means we can alert others to methods and trends that could be replicated in their country.

### **Intelligence gathering**

We take data from a wide variety of sources including our own claims records, pooled resources within the insurance industry, local anti-fraud bodies and crime agencies.

### **Homing in on fraud**

To help us identify potential instances of fraud, we employ several approaches including manual detection management strategies via a network of local Fraud Validation Coordinators.

Wherever appropriate - in line with best practice and our own protocols - we flag up cases for immediate intervention from a specialist fraud claims adjuster.

### **Spotting the trends**

Standing back from the data to see the big picture, we analyse and benchmark against broader trends to produce sophisticated management information that helps identify emerging threats in the fraud arena.

This supports other teams across QBE in defining underwriting criteria and making better informed decisions on risk selection.

### **Taking fraud in hand**

Wherever we've identified potential fraud, we refer it for active case management by one of our specialist fraud validation co-ordinators. With a variety of backgrounds in insurance, the law, and police work, our expert adjusters have all the skills they need to tackle insurance fraud effectively.

On selected cases, they can also call on the highly specialised expertise of our handpicked fraud partners in legal practice and investigations.

### **Protecting your brand**

We prioritise identifying organised fraud and acting on it at the earliest possible opportunity. If your business is affected, we'll consult fully and frankly with you, taking all possible steps to avoid damage to your reputation or brand.

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