

QBE European Operations



# Transactional Liability Insurance

## QBE claims proposition

### Trevor Reynolds

#### Assistant Claims Manager

Trevor joined QBE in March of 2023 and has 30 years of experience in the Management Liability, Financial Institutions and Professional Indemnity market.

He started his career as a broker, before coming across to the insurer side 25 years ago. He has vast experience of handling claims on a global basis, with particular focus in North America and Australasia.

He was one of the main participants in the House of Lords test case in *Axa v Field* regarding policy language, and extensive experience of mediations and arbitrations across the globe.

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### Cody Hamilton

#### Senior Claims Adjuster

Cody joined QBE in early 2022 with over seven years insurance experience with a broad background of claims handling including automobile liability, personal injury and commercial liability and currently works with management liability, financial institutions and cyber claims.

Cody was born and raised in the United States where he earned his Bachelor's degree in Criminology from Penn State University.

With Cody's extensive experience handling claims in the U.S., he's familiar with the U.S. legal system and its processes.

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## Claim management:

We take full control of the claims that are presented. We use coverage and monitoring counsel for very specific aspects, and take advice, not instruction from them. We will make the final decisions, working with the Broker and Policyholder where possible, to ensure that the claims run smoothly and in line with the QBE customer focused approach.

## Connect with defence teams:

We look to engage with defence teams as early as possible to establish a working relationship and the strategy that will be taken. We have the opportunity to discuss liability, defences, other similar cases in the jurisdiction, as well as confirming how the policy responds to certain aspects. This enables both sides to work closer throughout the case to the benefit of the Policyholder. Ultimately, we should have the same goals in defending the matter at hand.

## Close underwriting and claims collaboration:

This factor adds the benefit of a single mind on how the policy is applied and the support provided by QBE. Knowing and understanding the background and intent of the policy enables us to act in accordance per the agreement with the policyholder. It also provides the opportunity for constructive discussion to provide the best solutions to the policyholder.

## Coverage:

We always discuss any coverage issues with the broker prior to formalising them. This includes sending a draft coverage letter to the broker to allow open discussion before the letter is finalised and sent to the policyholder. We welcome constructive and open discussions as this allows a full understanding of why we are taking a certain position and what information or documentation that the policyholder can provide to consider the matter further.

It is far better for the policyholder to avoid a negative coverage position being taken when the issue can be resolved by further information being provided. This prevents any misunderstanding and removes the chance that we may have missed the nuance of the position that can be clarified by discussing the issue, and understanding any pressure points the Policyholder may have. In the event that a formal denial is going to be sent, the Broker will always be called to give them a heads up that the letter is coming out to the Policyholder.

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