

War and Terror claims

Our integrated claims service is built on a simple principle: we aim to provide superior service by supporting our clients at every stage of the relationship. We recognise the value of relationships and will look to engage in an open and transparent manner. We partner with our clients to provide continuity and assurance.

Recognised as a claims market leader, our strong technical expertise derives from wide industry knowledge which together with the strength of our broker partnerships, ensures we are always focused on settling valid claims as quickly as possible.

Tailored service for unique risks

By their nature, loss events can be disruptive, damaging, and often distressing. Having access to a knowledgeable, responsive, and empowered claims team from first notification onwards can make a meaningful difference to your experience.

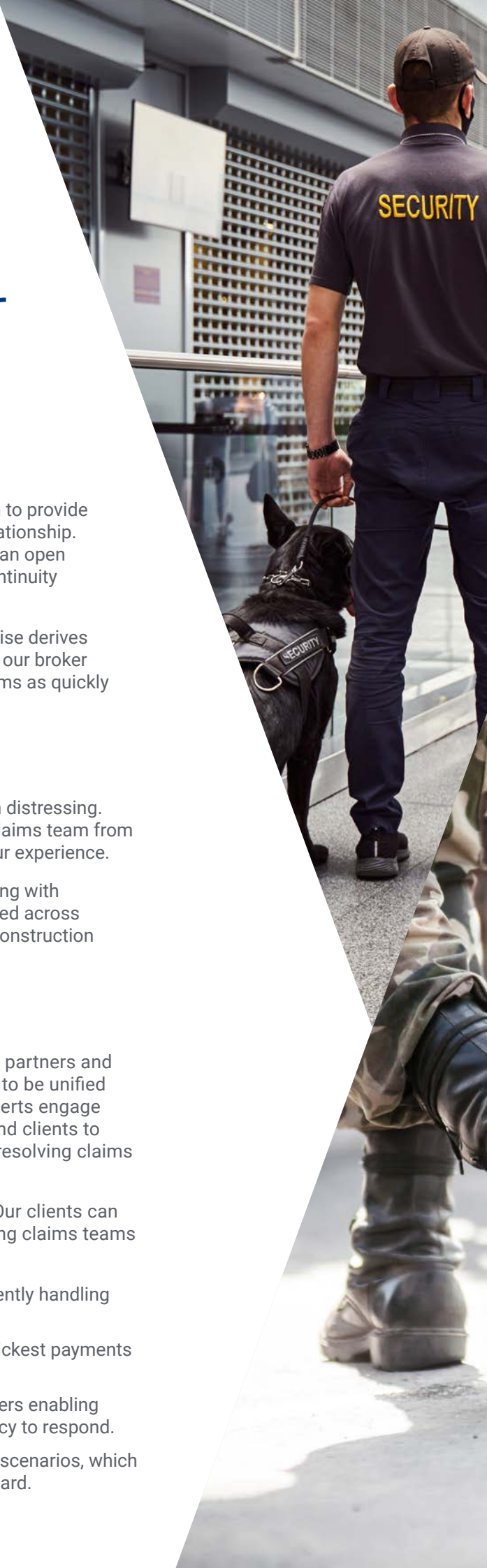
Our London-based claims team has significant experience in dealing with sensitive and complex claims. We draw on industry expertise gained across related first party product lines such as Marine, Aviation, Energy, Construction and Property to help guide you through the claim process.

A consistent approach

We have a strong history of working successfully with our broker partners and clients to resolve challenging claims effectively. Our approach is to be unified and collaborative. Claims specialists, underwriters and other experts engage at an early stage, and we look to work with our broker partners and clients to establish the facts, and to chart a clear path to progressing and resolving claims as they are notified.

War and Terrorism claims can be highly complex and sensitive. Our clients can be confident that their claim is being handled by one of the leading claims teams in the market:

- Our War and Terrorism claims team are highly experienced; recently handling lead political violence claims emanating from the Ukraine war.
- Our team has sought the latest solutions to bring clients the quickest payments and finalisation of complex adjustment processes.
- Our team has strong relationships with clients and broker partners enabling them to provide clear communication on how to expect the policy to respond.
- We collaborate with our broker partners on hypothetical claims scenarios, which have been beneficial when looking to move notified claims forward.



Our claims structure

Globally our claims team comprises c. 200 colleagues, based in London and other key hubs in Europe, Middle East and Africa (EMEA), Asia Pacific, and the Americas. The team's breadth and knowledge help us to provide insights from our experience, whether or not there is a claim notified. We do this in several ways:

- We work together as one integrated team, engaging early to help shape policies and ensure shared understanding.
- We act decisively when and where it matters, giving local specialists authority to act in their clients' interest.
- We pay out fairly and promptly, accessing formidable global resources.

The first party claims team

Our claims specialists in the first party claims team have strong relationships within both the London and international insurance markets. We align closely with our underwriters, broker partners, expert consultants, and clients, allowing us to respond quickly to help reduce losses and handle claims efficiently.

Our specialists are entrusted with high levels of autonomy and authority while being supported by a global network of individuals with market-leading technical capability. Ultimately, this structure enables delivery of an outstanding service throughout the claim and importantly, our relationship.

The team is led by Sarah Howell, London Head of First Party Claims, who has over 20 years of experience handling high value and complex international claims and several years in management roles in the insurance industry.

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