

Marine Cargo 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.

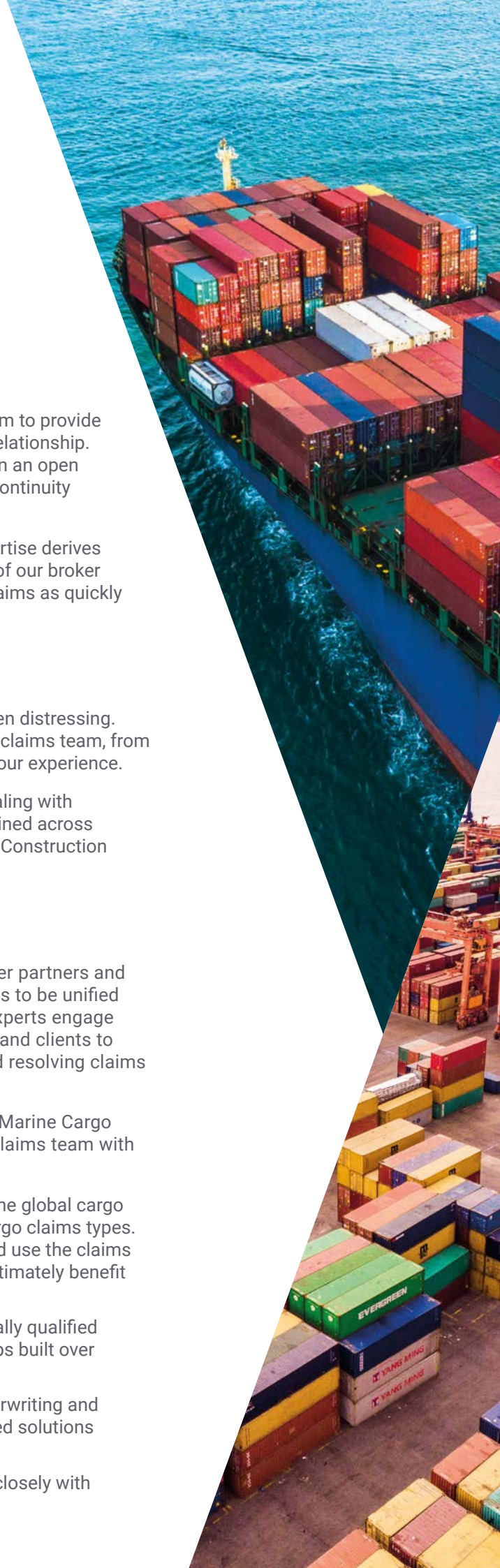
Our London-based claims team has significant experience in dealing with sensitive and complex claims. We draw on industry expertise gained across related first party product lines such as Marine, Aviation, Energy, Construction and Property to help guide you through the claim process.

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.

Marine Cargo claims can be highly complex and sensitive. Our Marine Cargo clients can be confident that their claim is being handled by a claims team with decades of experience in the market:

- Our Marine Cargo claims team have extensive knowledge of the global cargo insurance market, world trade, and the breadth of different cargo claims types. We use our experience to identify common themes, trends and use the claims feed-back loop to enhance data and analysis decisions and ultimately benefit our assureds.
- All members of the Marine Cargo claims team are professionally qualified and are well known market individuals with strong relationships built over years in London.
- Our team takes a holistic approach, working closely with underwriting and our in-house risk engineering teams, to offer our clients tailored solutions irrespective of the claims position.
- We offer a co-ordinated approach to CAT response and work closely with assureds in mitigation of loss.



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.

Marine Cargo claims are managed within our Marine team, which is led by Rob Hawes. Rob has significant experience in the Marine and Specie market gained from roles across broking, loss adjusting and claims management, with exposure to all manner of claims arising from Marine, Fine Art and Specie insurances. The Marine team sits within the wider First Party Claims team, led by Sarah Howell. Sarah 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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