

# OUR CLAIMS SERVICE



Our team are experienced in handling all types of claims, from motor and home to more complex liability and indemnity claims. They are focused on protecting the policyholders interests and making the right decisions, first time and achieving the best outcome for all concerned.

For more complex claims we work closely with our dedicated Liability Loss Adjusting firms, to undertake the necessary investigations with the policyholders and meet them face to face. All aspects of performance are carefully monitored for both timeliness and accuracy.

**STEPHEN LONG, CLAIMS AND OPERATIONS DIRECTOR**



## KEY FEATURES OF OUR CLAIMS SERVICE

- Highly qualified and experienced claims professionals, all in-house, based in the UK.
- Dedicated claims teams to enhance understanding, develop relationships and deliver a consistent service.
- From start to finish, a personal responsibility for driving claims to settlement.
- A streamlined process tailored to Broker requirements – no claim forms, agreed route to settlement, and we manage customer expectations.
- Provide industry leading claims services on an administrative basis on behalf of numerous insurers.
- Promotion of customer choice – including how we communicate.
- A fully documented claims philosophy – “To settle claims promptly, fairly and cost effectively”.
- Exceptional service standards – quick responses to the majority of communications.
- Payments, once agreed, are made within 24 hours via BACS directly into the customer’s account.
- Customer Satisfaction Surveys to measure performance.
- Institute of Customer Service – We are the only Insurer in the UK to hold service mark with distinction across Commercial Lines and Personal Lines, which is the highest accolade awarded by the Institute.

**90%**

of our brokers say it is **easy** to interact with us

**87%**

of customers and brokers say our people are **knowledgeable**

**86%**

of our customers and brokers say they are able to resolve any queries at the **first time of asking**

**OVER 90%**

of our brokers are **satisfied** with the service we provide

## COMMERCIAL LINES CLAIMS

- 10+ years average experience with high levels of authority, commercially aware and empowered to make decisions.
- A direct dial contact for customer and brokers.
- Our Commercial Lines team are members of the CII and have been for nearly a decade.
- Where appropriate, repudiations are referred to brokers.
- 97% answer rate on calls in 2023.

“ Claims process was clear and the handler demonstrated knowledge of my cover and requirements for me to formalise my claim.

“ I received excellent service. Advisors were knowledgeable & understanding. Everything was easy. Thank you for the help and assistance.

“ Very good customer service and claim dealt very professionally, very helpful staff, very happy overall.

“ Everything went smoothly and there were no surprises – really there is nothing I can fault.

“ Speedy response to enquiries and email communications. Excellent follow up and immediate payment, once the repairs had been carried out.

## PERSONAL LINES CLAIMS

- Access to a number of data tools, which help to deal with claims quickly and efficiently for our customers.
- Our team are trained to support customers in vulnerable situations. We also have many partners who we can direct our customers to, if they need extra support.
- An extensive amount of positive feedback from our customers, showcasing our people's knowledge and empathy.
- Personal Lines were number 1 in the Insurance Times Broker Survey in 2024, for the sixth year running.

“ Simple straightforward and clear. Polite call centre agent dealt with claim immediately and gave me feeling of confidence in the claim process.

“ Everyone I spoke to were really polite and were knowledgeable and took me through the whole process of which I could understand. Well done to everyone.

“ Everyone I spoke to was very helpful and pleasant. They made me feel very much at ease.

“ The gentleman I spoke with was clear and concise, explaining each step of the procedure. Thank you all very much.

“ A very professional approach and kept me updated on a regular basis.

### COVEA INSURANCE PLC

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