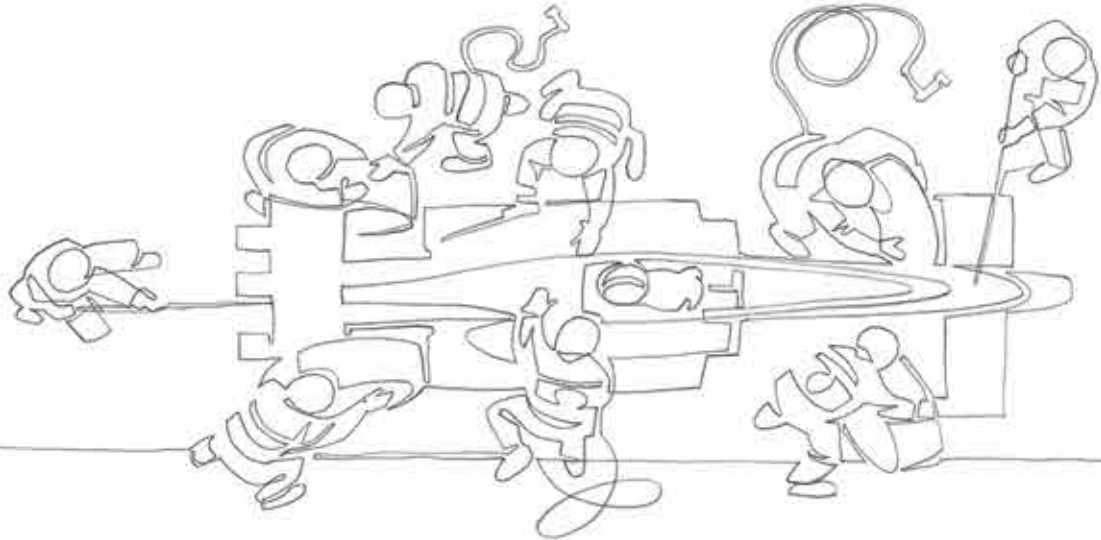


Beazley Claims

A claims service to get you back on track.



Beazley Claims

Dependable, high quality claims service has been at the heart of Beazley's business for three decades. We focus on five areas that we know matter greatly to brokers and clients:

Expertise

Responsiveness

Partnerships

Fairness

Accountability

In each of these areas we aim to provide a service that will exceed our clients' expectations and endorse the broker's good judgement in having recommended Beazley to their clients.

beazley

Expertise

Insureds and brokers should expect their claims managers to understand their business and industry. We know that clients value dealing with an insurer that has experience of their industry and is familiar with the kinds of dispute that can arise. By specialising we are better able to support and coordinate the prompt resolution of claims.

Most of our claims managers have years of relevant industry experience and many of our claims professionals have worked in top law firms, insurance companies and brokers.

A wide range of skills are required to service claims across varying business lines. With a team of over 100 professionals in different jurisdictions we are able to handle effectively the full spectrum of claims, whether we are dealing with a public company board of directors, a long-term care facility, an off-shore energy company, a data security breach, or the effects of a natural disaster.

Responsiveness

Beazley claims managers oversee claims from inception to resolution and are empowered to make prompt decisions allowing us to be flexible and nimble in reacting to material changes.

We take a practical real world approach to managing claims, rather than “ticking boxes”. We understand that no two claims are alike and each claim presents unique challenges requiring individualised case strategies.

Our office locations, including the UK and US, ensure that our claims managers are available in “real time”.

Partnerships

We work collaboratively with brokers and their clients during each stage of a claim to find the best possible outcome. They have a known and named point of contact throughout the life of the claim. The assigned claims manager works with them to validate coverage, analyse the claim, assess liability, and develop a strategy to obtain the best possible result for the insureds business.

Our philosophy is to form long-term effective partnerships with our insureds and brokers that go beyond the handling of any single claim. Through building trust and understanding we are better able to resolve quickly any claims issues that may arise.

Fairness

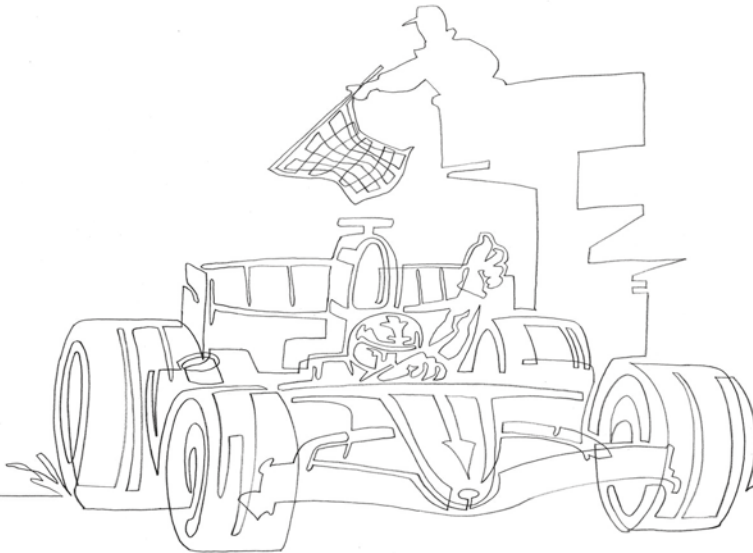
A key benefit of doing business with Beazley is that our claims professionals work closely with our underwriters to ensure that we understand the commitments made to our insureds when they purchased the policy, as well as the intricacies of the product and the policy terms.

When making claims decisions we always seek to ensure that we clearly explain the basis for the decision and demonstrate that it is sound and fair. However, should material coverage or claims issues arise, we keep an open mind and will engage in a dialogue to give alternative options due consideration.

Accountability

We constantly seek feedback from brokers and insureds and make ourselves available to discuss any concern or dissatisfaction.

Informed by the findings of an independent research study that we commissioned in 2010 and again in 2014, Beazley has been working to ensure that we continue to be in the best position to provide our insureds and brokers with the highest quality claims services, resulting in a prompt and commercially-minded outcome where possible.



Specialist support: external service providers

At Beazley, although we have the expertise to handle almost all claims in house, we recognise that there are occasions when working with experienced external specialists allows us to provide a better and more bespoke service. In the event that one of our highly specialised professional contacts has more relevant experience to apply to a specific case, we would not hesitate to engage them in the best interest of our client. In these cases Beazley remains involved throughout.

Where we appoint an external advisor to assist us in managing a claim, we will ensure that they are:

- Expert in their line of business;
- Properly staffed;
- Actively managed by a Beazley claims manager; and
- Professional and responsive to our insureds and brokers.

"We place claims managers alongside underwriters in each trading team. This way they develop a really good understanding of our insurance products and make sure that when a claim comes in we respect the policy intent by applying policy coverage. We don't look for excuses not to pay."

Anthony Hobkinson
Group head of claims

This is what the broker community had to say about our claims:

"Very responsive and very helpful. The people I deal with know what they are talking about."

"Superior claims team with superior knowledge."

"Small, integrated teams, who know the client and bring a wealth of expertise and experience to the claims service."

"They are a proactive team that I enjoy dealing with, as they take a bigger picture view and are client service orientated."

Source: Gracechurch Claims Performance Monitor/Brunswick research findings 2014

For further information

Please speak to your usual Beazley contact to learn more about our claims service, alternatively:



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About us

Beazley plc is the parent company of specialist insurance businesses with operations in Europe, the US, Canada, Latin America and Asia. Beazley manages six Lloyd's syndicates and is one of the largest insurers operating at Lloyd's. All Lloyd's Syndicates are rated A (Excellent) by A.M. Best.

We are market leaders in many of our chosen lines, which include professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency business.

The descriptions contained in this broker brochure are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this brochure are subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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