

Brokers
Asia Pacific



Protecting your clients' ability to compete

Our Claims Commitment



For us, it's personal



Insurance is only as good as the service your clients receive when they claim. Slow, confusing and mismanaged claims are not only frustrating, they can also damage the ability of your clients' businesses to compete. At Zurich, claims have always been our priority, and we are now taking our service to the next level with our new Zurich APAC Claims Commitment.

Working together for the better

We are focused on making our new claims commitment relevant to you and your clients, by servicing both needs and business perfectly.

So when developing our approach, we asked for suggestions and insights from the people that matter: you our brokers, our mutual clients, and our own employees. We discovered consistent views across these groups.



Everyone agreed the new Zurich service should be:

- **Personal** to each customer, working closely with them using our combined knowledge of your client's organization, people and business.
- **Accessible**, as we know the easier it is to claim, the more satisfied you and your clients will be.
- **Clear**, so your clients know exactly what they need to give us to progress the claim. We listened to feedback from everyone that straightforward communications are vital to settling claims quickly and smoothly.
- **Collaborative**, with a proactive approach that resolves claims as quickly as possible.

Our Claims Commitment



It's here in blue and white

Through the following Claims Commitment, you can feel confident that we will work closely with you and your client to settle accepted claims as fast as reasonably possible.

And that's not all. Our Claims Commitment comes complete with the support of an expert team and claims project management specialists, who are on hand to help throughout the claim.

Claims over USD 500,000*

When Zurich is notified of a claim, we will:

- Contact you as quickly as possible within one business day.
- If appropriate, appoint a dedicated external expert as quickly as possible within one business day.
- Appoint dedicated Zurich claims contacts.
- Pro-actively manage the performance of our appointed experts.
- Provide our view on coverage within 10 business days of receiving all necessary information.
- Communicate with you in advance of any reservation of rights or declination letters being issued.
- Arrange a conference call or meeting within five business days of the claim being notified. This call or meeting will include you and all relevant stakeholders including any appointed experts. We will discuss and agree a claims strategy, which includes the communication plan and our combined agreement on how best to resolve the claim.
- Let you know what additional documents and/or

expert evidence we need to assess the claim, no later than seven business days after they first notified us.

- Give you an initial view about paying the claim as quickly as possible and within five business days of receiving all the information we need.
- Offer your client an interim payment within three business days of us confirming coverage and having a valid measure with which to offer a payment on account.
- Pay the final amount within three business days of us having received a final reviewed claim submission, unless we have agreed and documented otherwise in release or settlement papers.
- Manage complaints through an appointed escalation contact to oversee an appropriate resolution strategy for the identified issue, which will be communicated within 30 days or time frames governed by local regulations which ever is lesser.

** Excludes catastrophe claims*

Doing whatever it takes



So there you have it: our new Claims Commitment to you. The statements are more than words on a page. They are evidence of our unwavering determination to make claiming easier and faster, and ensure you and your clients can keep competing.

Our Claims Commitment also offers benefits for your business. First, it's something that you can present to your clients to demonstrate our technical capabilities. And second, it gives you a firm timetable that enables you to better manage your clients' expectations during the claims process.

To find out more about our Claims Commitment, speak to your Zurich contact today.

Why choose Zurich?



Zurich is a leading multi-line insurer that serves customers in global and local markets. With over 55,000 employees, and a wide range of general insurance and life insurance products and services, we have the size, strength and scale to support you. We serve individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries.

This is a general description of insurance services and does not represent or alter any insurance policy. Such services are provided to qualified customers by affiliated companies of the Zurich Insurance Group Ltd, as in the US, Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196, in Canada, Zurich Insurance Company Ltd, 400 University Ave., Toronto, ON M5X 1C9, and outside the US and Canada, Zurich Insurance plc, Ballsbridge Park, Dublin 4, Ireland (and its EU branches), Zurich Insurance Company Ltd, Mythenquai 2, 8002 Zurich, Zurich Australian Insurance Limited, 5 Blue St., North Sydney, NSW 2060 and further entities, as required by local jurisdiction.
