

DELIVERING A FAST, FAIR AND EFFECTIVE SERVICE

When customers buy their insurance protection from RSA, they buy a promise: that we will keep their business moving when the worst happens. And that's exactly what we deliver. Claims is at the very heart of our business.

We're leading the way in commercial insurance, setting industry standards as we go. Our superior level of expertise and unique propositions – including the industry's only in-house team of Loss Adjusters – stands us apart from the competition, providing you with a service you can rely on.

From Professional & Financial Risks to Property and Motor, our award-winning, proactive approach to claims handling is constantly helping your customers get back on their feet as quickly as possible. And by working collaboratively with brokers and customers, we are able to keep all parties up to speed throughout the lifetime of a claim.

If you'd like to know more about anything in this guide, please ask your usual RSA contact, who will show you how we deliver outstanding claims service.

“Claims is critical to what we do because it's what you and your customers rely on. That's why our focus at RSA is to provide clients with the best technical experts to handle their claims. This ensures they receive a swift and fair settlement every time, enabling them to keep their businesses and lives moving.”



TIM MITCHELL
GROUP UNDERWRITING
AND CLAIMS DIRECTOR

CUSTOMER TESTIMONIALS

“RSA's response to the famous Motorcycle Museum fire illustrates their proactive and positive approach to putting the business back on its feet – without which that museum probably wouldn't be here today.

NICK TAMBLYN
CHIEF EXECUTIVE
PERKINS SLADE

I can honestly say that the RSA team dealing with the AVC motor claims provide the best service I have ever encountered. They are knowledgeable, efficient, available and friendly with each member of the team willing to go the extra mile to assist whenever possible.

MARTIN BOND
INSURANCE SERVICES MANAGER
AVC GROUP

HOW YOU AND YOUR CUSTOMERS BENEFIT FROM OUR CLAIMS SERVICE

CLAIMS RELATIONSHIP TEAM

Our Claims Relationship team is responsible for ensuring we deliver on our promises to you. They lead the relationship and account management for customers and brokers with complex requirements, managing expectations and ensuring consistent delivery of our leading customer service. The Claims Relationship Manager is responsible for the claims relationship between you and RSA, acting as your RSA 'internal advocate' and ensuring the importance of our relationship is considered at all times.

A SPEEDY RECOVERY WITH RSA CARE

RSA Care provides a comprehensive bodily injury claims service.

The service combines process innovation and case management technology, with a rich blend of legal, insurance and clinical rehabilitation services. It's about providing timely and empathic support to injured parties, helping them back to health as quickly as possible.

Our proactive approach allows us to predict the likely outcome of an incident, obtain early diagnosis of the treatment required and support the injured party, as well as reduce claims costs by controlling solicitor involvement.

By placing the injured party at the centre of the process, RSA Care improves the outcome for injury victims and delivers proven financial benefits:

- Reduces average settlement times by 30%
- Up to 15% saving on average claims costs
- Reduces solicitor costs, with 40% of claimants choosing not to engage a solicitor
- Reduced legal costs through qualified solicitors leading claims teams and dealing with litigation in-house.

COMPLEX CLAIMS HANDLING

Our Complex Claims Handling team is dedicated to managing the largest and most complex claims in our business, typically those exceeding £500,000 in value. The team:

- Are dedicated insurance professionals, made up of our most experienced claims specialists to fully support clients when they need us most
- Provides comprehensive support to all parties in major claims, identifying the key issues, steering the strategy of the claim and managing it to a successful conclusion
- Allocates a dedicated specialist, ensuring the people with the appropriate skill sets deal with every claim
- Have established relationships with leading specialists in the legal, medical and rehabilitation professions
- Have the skills and experience to manage major events and protect customers' financial and reputational interests.

"We've found RSA extremely helpful and supportive when managing claims.

They are always willing to listen and manage claims in a timely manner, providing an excellent service for us."

REBECCA JACKSON
HEALTH, SAFETY AND
ENVIRONMENT MANAGER
GONDOLA GROUP



UNIQUE IN-HOUSE LOSS ADJUSTING TEAMS

By benchmarking against external providers, we are able to provide you with a faster, cheaper and technically better service.

LIABILITY LOSS ADJUSTING TEAM

Our Liability Loss Adjusting Team has an in-depth knowledge of a wide variety of claims. With particular expertise in Employers' Liability, Public Liability, Third Party Property Damage, Pollution, Personal Accident and Industrial Disease, Stress, Abuse and Motor.

KEY FEATURES AND BENEFITS

LAS Liability is a dedicated and experienced team of liability claims specialists who undertake field investigations across the UK.

- Investigations include thorough site visits using witness interviews and the collection of documentary evidence to establish liability
- Real-time access to claims handlers and systems ensures the latest updates are always available
- We can assist with awareness of legal responsibilities, technical training, risk control, claims reviews and account management to ensure your customers are operating to their full potential
- We have a Complex Claims Unit dedicated to handling claims that require specialist knowledge.

COMMERCIAL PROPERTY LOSS ADJUSTING TEAM

LAS Commercial Property is our dedicated in-house team of loss adjusters covering the UK. The team is made up of experienced and impartial Loss Adjusters, including surveyors, accountants and other specialists.

KEY FEATURES AND BENEFITS

- We take complete claim ownership right through to settlement for UK Mid Market and SME customers – with payment authority up to £100k
- Unlike external providers, we work without charging fees on RSA in-house cases, with indemnity benefit for our customers
- We investigate all types of material damage and business interruption claims valued between £5,000 and £5million
- The team handles most risks, including Fidelity Guarantee, Third Party Property Damage, IT and Marine Cargo
- We appoint dedicated Account Managers to oversee and control your claim, where appropriate. They have detailed knowledge of RSA policies and claims philosophy, with direct access to the relevant claims and underwriting software platforms.

THE BENEFITS OF HAVING IN-HOUSE LOSS ADJUSTING TEAMS:

By handling your customers' claims in-house, we ensure you and your customers receive the best possible service, when you really need it.

We settle faster, using the latest technology to stay in real-time contact with underwriters and other specialists.

We are regionally allocated, using local knowledge and contacts to fulfil your urgent needs.

Our additional risk management advice helps to minimise or avoid future losses.



COUNTER FRAUD UNIT

We lead the way in reducing the cost of fraudulent claims for customers. Our 200-strong Counter Fraud Unit is the largest in the industry and is dedicated to identifying, investigating and preventing insurance fraud across all lines of business.

Our Claims Handlers are trained to identify potentially fraudulent cases. We use the latest data matching software to analyse information already stored across various handling platforms, drawing out links and detecting claims patterns and trends.

We have consistent top quartile performance in annual ABI benchmarking and were awarded the Fraud Initiative of the Year at the Insurance Times Awards. The Unit delivers cost savings, reducing our customers' loss experience and ultimately premiums.

Our approach is to work closely with customers and brokers to tackle fraud and raise awareness of the issues around it. We take fraud seriously and have a duty to protect honest customers, brokers and employees of RSA.



RSA PROPERTY SUPPLY CHAIN

Our bespoke supply chain service gives you access to a large network of vetted suppliers, who provide a range of property services at a competitive agreed schedule of rates. Our supply chain is made up of a comprehensive range of reliable service providers, from drainage experts to roofing contractors.

As well as repairs in the aftermath of claims, our suppliers can assist with preventative services and offer flexible settlement options. As an RSA customer, your client can access the network. Our market-leading web-based platform track both progress and costs.

RSA MOTOR SUPPLY CHAIN

RSA engages a single supplier to work with a network of repairer partners who provide a complete repair and temporary replacement vehicle service to our customers. Our supplier uses an extensive network of over 300 managed repairers, with UK wide capability, for all types of vehicles. They use a range of engineering solutions to control quality and cost for our customers.

Keeping you moving with:

- An extensive repair network of over 300 managed repairers, who are strategically positioned across the UK

- A one-stop solution for standard, prestige and heavy goods vehicles
- Commercial vehicle repair and valuation service
- Courtesy vehicle for policyholders including a specialist van service partnership with Nationwide
- Effective repair cost management
- Agreed SLAs and managed service delivery for peace of mind.

KEEPING CUSTOMERS UPDATED

When you make a claim with RSA, we keep you updated every step of the way with our Management Information reporting, which helps you identify key risk areas and manage that risk across a range of insurance classes.

You can also access the latest information on your claim with our secure online site, covering SME and Mid Market business. Brokers can monitor up-to-date detail, from registration and payment changes to recoveries and claim closure.

And with our Centres of Excellence model, you benefit from teams built around claims types who have the expertise to take ownership of your claim. So you always get the best people working on your case, keeping you and your customers informed throughout.

Speak to your usual RSA contact to find out more about RSA Claims or visit rsabroker.com