

RSA for multinational businesses

Our approach to claims

Multinational companies need a consistent, high quality, global approach to claims servicing with local market expertise. We can meet multinational claims servicing requirements, whether a company operates in a handful of countries or a hundred, through accurate reserving and settlement, and our robust understanding of local and international legal frameworks.

Run globally, act locally

We believe that global claims are best handled in their country of origin, so our claims service is delivered locally by our established network of trusted claims agents and adjusters to agreed service standards.

All of our local offices, including RSA-owned offices and Network partners, have delegated authority to handle claims up to an agreed financial threshold or complexity before referring them to our central complex claims experts in the UK.

Our expertise, your peace of mind

Our claims experts have extensive knowledge across all sectors and the experience to deal with large and complex losses. We understand the challenges faced by a multinational company across business segments, so we establish strong relationships with customer and broker before policy inception, and maintain proactive communication throughout.

A Claims Account Manager (CAM) will be appointed, when required, and will work collaboratively with all stakeholders.

Transparency and tight controls

By operating centrally-controlled policy and claims tracking through our dedicated Information Platform (IP), we can monitor every single transaction and the progress of claims.

We will record claims on our IP within 24 hours of local notification ensuring early advice of a notification and oversight.

With every one of our Network offices, whether they are RSA offices or an external partner, we put in place a signed, legally binding Business Cooperation Agreement (BCA); this sets out the required service standards and ensures all offices understand what is expected of them.

Complete financial protection

We offer two additional performance guarantees to our customers:

- We indemnify all local offices for the financial impact of transactions conducted across RSA's Global Network (up to a maximum of £5m)
- We guarantee full settlement of all premium/claims balances on all valid claims.

With you before, when and after a claim is made

Our claims proposition is designed to provide brokers and our mutual customers with a range of services – not just when a claim happens, but before and after too.

Before

- Focus on building strong relationships, understanding needs and priorities, and helping put an effective loss prevention strategy in place
- Develop a tailored risk management programme and provide the timely, relevant information and support
- Provide pre-loss claims scenario planning to give greater confidence to stakeholders and help prepare for a claim.

When

- Fast mobilisation to get to wherever we are needed to take the appropriate action and agree next steps
- Clear ownership of each claim from start to finish by an experienced claims handler, so all the stakeholders will be kept informed at all times
- Project-managed approach to larger and more complex claims – using our judgement and expertise to work through each issue and achieve the best possible outcome
- Claims payments made locally in the preferred local currency (in accordance with master policy and local requirements).

After

- Accurate claims Management Information to monitor litigation, track allocated expense, payments and other activities relating to claims adjustment
- Effective post-loss reviews to understand the causes of the loss and to help build business resilience with loss prevention advice
- Regular claims reviews to promote continued visibility and shared understanding
- Continuous fine-tuning of the claims handling strategy to ensure it remains fit for purpose.

For more information, please visit rsabroker.com