

CLAIMS

Approached with a proactive mindset.

Our number-one priority is to ensure our products perform as the client expects.



Claims response is the definitive test of any insurance contract. Our number-one priority is to ensure that our products perform as the client expects. This directs our guiding principles in delivering claims services of pragmatism, accuracy and fairness. Each claim is approached with a proactive mindset to get the claim resolved in a fair and timely way. Through investigation we work with the client to establish clarity and to set realistic expectations for all parties on the policy response.

We are fully appreciative of the fact that the respect and trust of the client has to be earned on every claim and that this is an essential part of meeting our commitment to long-term partnerships with clients based on openness and integrity. When a claim is presented, all our efforts and skills go into reaching a fair resolution, recognising our responsibilities to protect our client's interests and their reputation.

We work closely and collaboratively with underwriters, appointed loss adjusters and risk engineers on claims matters. Strong and regular communication across all functions enables the claims team to gain a detailed understanding of the client's business, which directs our response in the event of a claim, and makes the claims handling process informed and efficient.

Our claims handling and claims quality standards are audited at regular intervals to ensure we maintain consistently high standards.

What makes us different?

- We are always approachable and available to our clients and their advisors
- Access to decision makers is backed by swift and clear decision making
- Pre-loss protocols and claims procedures – for clarity on roles and responsibilities and the crucial early steps in notification and investigation
- We appoint the most experienced and best qualified experts to ensure thorough investigation and effective resolution of the claim

- We are flexible in our approach and, once policy liability is established, we work with the client to minimise disruption to their business
- Regular and direct communication to ensure the client is kept informed on the progress of the claim.

Claims Service

Bespoke pre-loss protocols

We offer discussion with clients to agree pre-loss protocols and claims procedures, which can be bespoke to reflect the specific needs and expectations of the client. Our pre-loss protocol service includes – key contacts; notification procedures; investigation and loss steps (to ensure efficient claims handling); pre-agreed external advisers.

Regular claims reviews

We meet with clients regularly to review claims across the account and to discuss specific claims in progress, as required.

Appointed external experts

We engage experts that we know for their skills and professional experience to assist in claims investigation. We explain their roles clearly to the client and manage the scope of their activities, our goal being the investigation of cause, quantum and coverage to achieve the earliest satisfactory resolution of a claim.

Claims progress reports

In dealing with claims we are continuously aware that clients have their own business pressures and reputational standards to maintain. We ensure that clients are kept informed on the progress of each significant claim. Any coverage issues are addressed at an early stage in the claim.

Relationship management

We understand that a client relationship extends beyond any single claim and line of business and will be cognisant of the wider relationship. We keep our client management, underwriting and risk engineering teams informed about claims developments, and specifically provide information on lessons learned that can be used constructively to improve risk awareness.

Global Network

HDI is able to offer fronting services for clients in over 150 territories worldwide. Combined with our lead capabilities, our global network delivers extensive global reach for brokers and clients. The producing office is the decision maker on risks in all countries in the programme, including US risks. We are able to provide insurance cover in all 50 US states, plus Washington D.C. and Puerto Rico.

Understanding local needs and regulation enables us to be flexible in the design of the programme structure. Our compliance approach is tailored to the client and nonprescriptive. Staff in our local offices are highly qualified to give quick response and informed support to the client's local operations.

Our claims processes and standards on global programmes are consistent across our global network. Clients and their advisors have a named contact for every country where a policy is issued. Claims technical expertise is available from every office, with local knowledge and know-how and working in local language(s).



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