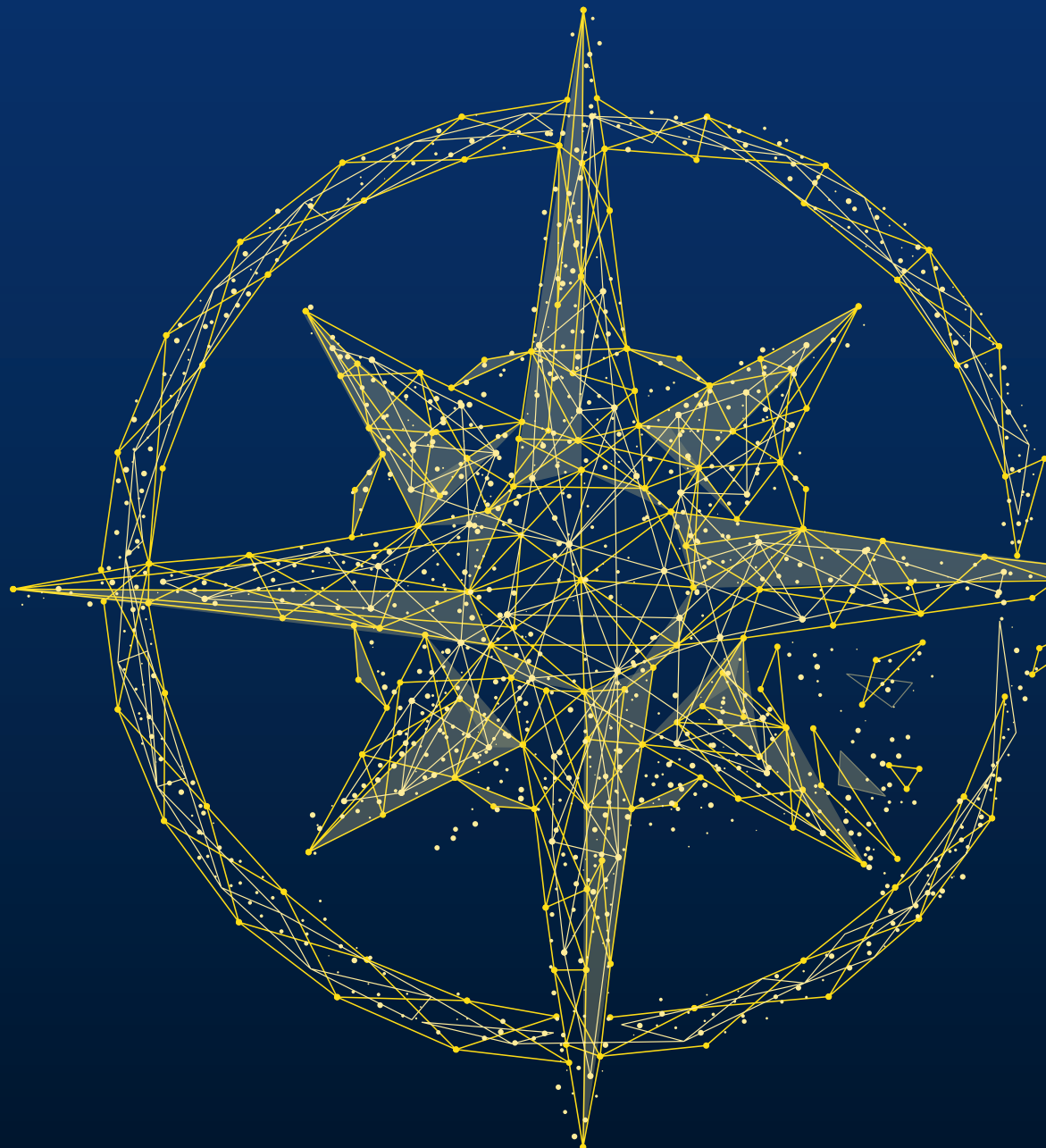


GLOBAL
CORPORATE
SPECIALTY



Our Global Claims Service



Our claims service works to support your business

You can count on the Global Corporate & Specialty (GCS) team to deal with claims efficiently, expertly and above all, fairly. Our dedicated, tailor-made claims service, in conjunction with our network partners, ensures commercial clients and brokers get the right support from the right people, every step of the way.

Claims Service Manager

Our dedicated Claims Service Managers go way beyond traditional client liaison, acting as a personal gateway to our fully integrated claims services across the globe by:

- providing a dedicated interface for commercial clients to all the resources of the Aviva claims service globally – guiding clients through the expertise across our team and ensuring clients have access to the right person at the right time
- always paying attention to fully understand each client's requirements from the outset, taking time to build compliant, jurisdictionally relevant claims programmes
- knowing each client's business inside out
- providing pre-checked, made-to-measure MI – delivered on schedule with analysis relevant to each client's business
- integrating with our comprehensive risk engineering service to ensure no lessons from today's claims go unheeded tomorrow
- utilising our market-leading technical expertise to provide the most helpful pre-loss advice
- attending all broker and client meetings as the face of Aviva claims.

Claims innovation

We believe commercial clients gain peace of mind from understanding more about complex global claims in advance. So we've incorporated two fundamental elements into our claims model.

Integrating claims and underwriting

We hold an upfront workshop, on appointment, to plan how a client's policy will respond to potential loss types in different jurisdictions, clarifying any wording questions or policy details, case by case.

Agreeing and designing bespoke claims procedures at inception, tailored to specific jurisdictional requirements.

We ensure every claim runs smoothly by setting out:

- the procedures and steps we'll take if a loss occurs
- all information and documents needed to avoid delays
- senior points of contact and the escalation process in each territory
- agreed external providers, such as loss adjusters and legal experts.

Network partner solutions for standard commercial claims

For lower value or lower complexity commercial claims, our dedicated claims teams provide a flexible, bespoke claims management service from notification through to settlement.

Core service deliverables include:

- providing a flexible approach, combining efficient management of costs in processing all claims, with high-end expertise available on tap
- allocating experienced, locally based claims handlers who will own each incident from cradle to grave
- ensuring effective communication and diary management to reduce claim life cycles
- liaising closely with UK-based Claims Service Managers to ensure Aviva expertise and processes are tailored to each client's needs and meet the specific expectations of larger, more demanding businesses and their global exposures
- agreeing with every client which of our experts in complex businesses are most relevant – from loss adjusters and lawyers to forensic accountants and surveyors – and facilitating easy access to them
- working with UK-based Claims Service Managers to ensure accurate, timely, complete claims information, in line with agreed specifications.

Specialist UK claims practitioners to oversee any major losses

Aviva's market-leading large loss and specialty risk claims service aims to ensure rapid and painless resolution of even the most difficult cases.

Our service includes:

- a dedicated commercial claims guardian available 24/7, with all contact points and escalation procedures clearly set out
- agreeing the critical elements of claims handling in advance of a loss, to avoid surprises
- claims expertise to be made available before a claim happens, to resolve coverage questions ahead of time.

To find out more about our global claims service, please speak to your usual underwriter or claims service manager.

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