


Insurance Services **Claims Management**



Expert loss adjusting backed by state of the art reporting and management information give clients comfort their claims are being handled professionally.

Insurance Services

Claims Management

The Claims Team acts for over 25 clients with the majority concentrated in the UK, US and continental Europe. Our client base includes insurance and reinsurance companies, Lloyd's syndicates and underwriting pools. The portfolios managed by R&Q include insurers acting alone or as part of a subscription market, underwriting both direct and reinsurance business.

The service includes the full range of claims functions:

- Comprehensive review of policy coverage
- Timely and accurate adjustment and settlement of valid claims
- Establishment of accurate claims reserves as early as possible
- Maintenance of accurate reserving throughout the life of a claim
- Determination and pursuit of an appropriate claims strategy
- Management of claims disputes with a view to effective resolution
- Management of experts, including budgeting and control of costs
- Accurate and timely claims processing
- Clean up of distressed portfolios, e.g. removal of redundant reserves/static claims
- Reduction of legacy liabilities

R&Q's activities/services operate under the following 4 divisions:

Insurance Investments

- Purchase of legacy insurance/reinsurance companies/captives
- Liquidity management
- RITC

Insurance Services

- Claims management
- Reinsurance management
- Broker services
- Audit and inspection
- Accounting services
- Credit control
- Exit solutions
- Cover holder services
- Broker performance reporting

Underwriting Management

- Turnkey management
- Delegated underwriting facility
- Capital support

Captives

- Bundled & unbundled management services
- Rent a captive solutions
- Exit solutions

Insurance Services

Claims Management



What we do

Claims management is a core service provided by R&Q. The Group represents a wide range of clients in the global insurance markets covering all the major classes of business.

The Claims Team acts for over 25 clients with the majority concentrated in the UK, US and continental Europe. Our client base includes insurance and reinsurance companies, Lloyd's syndicates and underwriting pools. The portfolios managed by R&Q include insurers acting alone or as part of a subscription market on their behalf, underwriting both direct and reinsurance business.

R&Q handles claims in respect of live business and also has significant experience handling legacy claims such as APH.

R&Q believes it is critical to maintain frequent communication with clients to fully understand their needs and priorities for handling claims, recognising that each client will have distinct requirements, and that commercial considerations will vary from live business to legacy business and even across those markets.

How we do it

Our approach is to provide a flexible response for our clients offering support in whichever location is appropriate for their requirements.

R&Q offers the full claims service for clients but on occasions will provide specific elements of the service such as static claims reviews as required.

The greatest strength of the team is its experience. Clients can be assured their claims are in safe hands and they will be kept fully informed of all significant developments.

R&Q offers complete flexibility allowing clients, especially start ups, to benefit from highly skilled claims experts for the period of time that is required, with the consequent costs savings.

The claims team takes instructions from clients about the form and timing of formal reporting, tailored to suit each client's needs. In general the allocated claims adjuster would meet with the client, either specifically or as part of wider client meeting, on a regular basis. In addition R&Q will provide a written report, say monthly, including a narrative updating significant developments during the period and also the applicable statistics, such as reserve movements and claims volumes.

Claims staff keep abreast of the key developments in the market by regularly monitoring the many applicable publications and attending market events such as the seminars provided by the Chartered Insurance Institute, Lloyd's and the insurance law firms.

What we charge

R&Q offers a flexible fee structure suited to our clients' requirements. This can take several forms ranging from fixed fee to hourly rates. The overriding aim is to agree a structure that is fair for all concerned, appreciating the clients' business concerns and delivering value for money.

Who does it

R&Q has a Claims Team in excess of 50 people across its various office locations. Half of these are claims adjusters with the other half handling processing, insurance accounting and general claims administration.

R&Q's adjusting team has an average of 25 plus years of experience in the international market.

The team is split between those who have joined R&Q supporting a portfolio of business and those recruited specifically for their experience and expertise.

To discuss your requirements please contact:

Steve Clarke
Claims Management (UK)

t +44 (0) 20 7780 5903
steve.clarke@rqih.com

Susan Grondine
Claims Management (US)

t +1 (617) 715 7720
susan.grondine@rqih.com

Bill Bouvier
Claims Management (US)

t +1 (267) 675 4701
bill.bouvier@rqih.com

Contacts

To request literature or to discuss any applicable projects please contact the relevant person below. For general enquiries please contact **Alan Quilter** +44 (0) 20 7481 1010 alan.quilter@rqih.com or **Mike Palmer** +44 (0) 20 7780 5893 mike.palmer@rqih.com

Insurance Investments

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Tom Booth (UK)

tom.booth@rqih.com

Robin McCoy (UK)

robin.mccoy@rqih.com

Charles Singh (UK)

charles.singh@rqih.com

Liquidity Management

Andrew McCarthy (US)

andrew.mccarthy@rqih.com

Stefan Watson (UK)

stefan.watson@rqih.com

Insurance Services

Audits & Inspections

Kevin Apple (US)

kevin.apple@rqih.com

Nick Barnaby (UK)

nick.barnaby@rqih.com

Broker Services

Colin Johnson (UK)

colin.johnson@rqih.com

Claims Management

Bill Bouvier (US)

bill.bouvier@rqih.com

Steve Clarke (UK)

steve.clarke@rqih.com

Exit Solutions

Brenda Payter (UK)

brenda.payter@rqih.com

Insurance Services

Richard Allam (UK)

richard.allam@rqih.com

John Dewen (UK)

john.dewen@rqih.com

Ray Hems (UK)

ray.hems@rqih.com

Pam Hoelsken (US)

pam.hoelsken@rqih.com

Mark Langridge (UK)

mark.langridge@rqih.com

Andrew McCarthy (US)

andrew.mccarthy@rqih.com

David Taylor (Bermuda)

david.taylor@rqih.com

Reinsurance Management

Richard Finney (UK)

richard.finney@rqih.com

Accounting Services

Michael Bell (UK)

michael.bell@rqih.com

US General Counsel

Susan Grondine (US)

susan.grondine@rqih.com

Underwriting Management

Lloyd's Turnkey Management

Mark Butterworth (UK)

mark.butterworth@rqih.com

Underwriting Management

Robin McCoy (UK)

robin.mccoy@rqih.com

Dennis Purkiss (UK)

dennis.purkiss@rqih.com

Captives

Captives & Exit Solutions

Paul Corver (UK)

paul.corver@rqih.com

Captive Management

Nicholas Dove (Bermuda)

nicholas.dove@rqih.com

Nick Frost (Bermuda)

nick.frost@rqih.com

Larry Turnbull (Bermuda)

larry.turnbull@rqih.com

Worldwide office locations

UK Offices

Head Office

9-13 Fenchurch Buildings,
London EC3M 5HR

America House,
2 America Square,
London EC3N 2LU

PO Box 62,
Rose Lane, Norwich,
Norfolk NR1 1JY

8th Floor, Kent House,
Romney Place, Maidstone,
Kent ME15 6LT

US Offices

2 Central Square,
Cambridge
MA 02139-3311

United Plaza,
30 South 17th Street, Suite 715,
Philadelphia PA 19103

One Davol Square,
Suite 112,
Providence RI 02903

Bermuda Office

FB Perry Building, 40 Church Street,
PO Box HM 2062, Hamilton
HM HX Bermuda

www.rqih.com