Swiss Re
Corporate Solutions

Navigating claims in international programs

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10 key takeaways for risk managers

We've been investigating claims best practice for international programs, gathering insights from across our network of partners and our own team. These include claims handlers, brokers, loss adjusters and coverage lawyers. This eBook covers practical information and useful tips on how you can address the issues that may arise in the reporting, handling, and settlement of cross border claims.

01 Manage the innate complexity of international programs; and simplifying where possible.

With global organisations complexity will always be an issue. Specifically, the complexity of the international insurance market; the number of insurers and reinsurers likely to be involved in international programs in various capacities; the issues that can arise with follow markets on claims.

02 Navigate the challenges presented by logistics, culture, and language in international business

Local customs, philosophies and languages can all impact your claims handling. Making sure you have the right balance of global and local specialists means you can cover all the bases and overcome the challenges of operating worldwide.

03 Understand different legal systems and jurisdictions involved worldwide

What is the applicable law and competent jurisdiction? This is the key question at the outset of a claim. It's only with that confirmation of the applicable law and competent jurisdiction that the parties know what to expect during the claims handling process.

04 Understand the structure of your International Program

From local policies to DIC/DIL to fronting, make sure you understand how your program is structured. This will impact how your claim is managed.

05 Manage and streamline the process for claims information

Keeping information streamlined helps the claims process run effectively, with one person leading the management and delivery of information.

06 Operate in a way that is as far as possible globally consistent

Understand your insurer's, broker's and adjuster's global networks. Do they have the necessary resource and expertise locally? Can they operate consistently across regions and territories?

07 Achieving quick and effective communication and information exchange

Communication is key to effective claims management, from central insurers, local insurers, local adjusters, and central adjusters. Communication within your business is also essential. Claims portals are a good platform for dealing with high volume, attritional losses, and for keeping track of a claims portfolio.

08 Getting the processes right; stress testing; building process resilience

Pre-incident planning, running loss scenarios and stress testing can all build resilience.

09 Get ahead of financial and cash flow issues

Establishing claims handling protocols and pre-nomination of loss adjusters can enable an immediate post-loss to focus on the claims response. This allows decisions to be made sooner, facilitating loss mitigation and ultimately reducing the claim lifecycle.

10 Decision making – plan who should be involved and know who has the necessary authority to make decisions

Having a small, tight decision-making group, made up of senior people with the authority to make decisions on behalf of their organisations and the ability and commitment to implement those decisions is key to best practice.

Global claims for global risks

There's no one model for an international business. From manufacturing to financial services, the way organisations with operations in multiple countries are run is complex and nuanced.

What does unite them, however, is that they are uniquely exposed to a wide range of risks, from climate change to factory fires, which they must manage and mitigate across borders.

As multinationals take advantage of opportunities to develop business in different parts of the world, excitement about the commercial opportunity must be balanced with the recognition of the potential risks and issues involved.

"Companies decide to invest in countries, but the risks can change quite dramatically and unexpectedly," explains William Wilson, Head of Major Loss (Ireland) at McLarens. "So much happens that you can't foresee. If you take the 2011 Thai floods for example – the affected area which had never been considered a significant flood risk became a 40-mile-long lake for up to two months."

In response to this, international programs have become a key solution to help businesses navigate and manage this risk, providing consistent coverage and allowing for central risk management, backed by strong local policies.

International programs require a strong claims management process to manage risks on a global scale.

"Customers want to know what to expect in the claims process, and they want to know it ahead of time," says our Head International Programs Americas, William Porter, "we're proactive with customers, making sure they know who their claims contacts are, the process, how reporting should work, and how adjustments will work. That was the driving idea behind our Claims Champions. Appointing people locally who know International Programs and know the region, giving customers a local point of contact for claims."

Ian Hasson, Director Financial Risks, Europe Middle East & Africa at Sedgwick International, uses the example of a manufacturing plant to explain the complexity of claims across borders and business units.

"I was handling a loss for a manufacturing plant. There was an incident, and production was halted for a period of time. The loss site produced certain product lines for this global company and as a result of the loss the client was unable to fulfill orders in multiple territories. Instead of being able to fulfill 100% of each order using their own products, they were only able to fulfill 75% because the manufacturing facility that would cover 25% of the product sold had been taken out of production.

"So, in that case you're not then just looking at the accounts and the results of the business in one location, but there's a need to request information from multiple territories. That creates challenges in terms of gathering information in a consistent way, making sure the right information is provided as well as leading to delays in receiving requested information. Then you've got the added complexity of trying to understand what the situation would have been in each of these territories had orders been capable of being fulfilled."

Navigating legal systems and jurisdictions

What is the applicable law and competent jurisdiction? This is a key question at the outset of a claim. It's only with confirmation of the applicable law and competent jurisdiction that the parties know what to expect on how their claim is going to be handled. Different jurisdictions have different legal systems and hence different claims handling regulations.

"When you get legal and regulatory environments that differ substantially, that could impact the intended plans for a claim for building reinstatement, business recovery or subrogation. Significant logistical issues can arise from one claim involving different territories," comments William Wilson, Head of Major Loss (Ireland) at McLarens.

"This is always the starting point as a lawyer. The first question I ask is, what's the law and jurisdiction," explains Jason Reeves, Attorney at Law English Solicitor at Zelle International, "and then I would say the dispute resolution process. Does it call for mediation? Is the jurisdiction where the claimant is situated? Does it have any alternative dispute resolution process? Is litigation cost-effective there? Are we going to be in a court?"

Handling and quantification

Different approaches in different jurisdictions may have an impact as to how a loss is quantified. Take the example of the flooding in Thailand in 2011/2012.

"There was a view in London that there were concurrent causes of loss, which could be taken into account to arrive at a reduced settlement amount, but it wasn't clear that this would apply in the local jurisdiction," explains Ian Hasson, Director Financial Risks, Europe Middle East & Africa at Sedgwick International. "So, you can have market practice in one jurisdiction, which would not necessarily be followed in the jurisdiction where the loss or losses take place."

"Here's another example", shares Ian Hasson, "an issue arose as to the proper treatment of depreciation in the evaluation of a Business Interruption claim. You may have legal decisions in one jurisdiction that, in certain circumstances, it's appropriate to make a deduction for depreciation.

Digging into the detail – corrosion in different legal systems

Jason Reeves, Attorney at Law
English Solicitor at Zelle International

"If you have for example, a turbine at the end of its 25-year lifespan and it breaks. Well, there's a fortuity argument that can be run under civil law jurisdiction rules in the local territory that you probably can't run under a DIC. And so, you end up with some twists, and the specifics of how local law ends up impacting the actual adjustment of a claim.

"For example, there is a difference of interpretation of corrosion exclusions, even between US Law and English Law. In the US, corrosion is a sequential process, in legal interpretation. Under English law, it is a temporal process. And the significance of that is that in English Law, if it happens quickly, the exclusion probably doesn't apply. However, in the US, if it happens sequentially the exclusion applies. And it doesn't matter how quickly it occurs, it can happen in less than 24 hours.

"And so, when you have an international market, they're all necessarily biased towards their local expectations. When we're working on a claim like that, we bring the European and London underwriters on to the same page with US Law and say, 'we know it doesn't work like that under English Law'."

However, you may have case law in another jurisdiction, which says depreciation is not a charge that is payable out of profit and should not be taken as a deduction in any loss calculation. You may need to take legal advice on a specific legal point in the territory where the loss is located. However, in terms of reaching a settlement on a loss, that could be seen as adversarial and may be counterproductive to reaching an agreed settlement on the business interruption resulting from the loss."

You would often have a Dispute Resolution Clause and an Arbitration Clause within the policy and that would specify the jurisdiction of any dispute, but while this provides some certainty it doesn't always work. It may be important to ensure that the dispute resolution jurisdiction in a fronted local policy, mirrors that of any reinsurance contracts.

"On claims on international programs, that issue may well be addressed in terms of providing some certainty as to which law should be applied. But it doesn't necessarily overcome the issue of explaining why a loss in a particular territory is being approached in a particular way from a quantification perspective," explains Ian Hasson, from Sedgwick International.

And as Jon Jones, our Property & Engineering Claims Lead adds, "the policy tries to iron out that issue, but it's not infallible. The reality is the loss location will often determine the jurisdiction under which any dispute will need to be considered."

"Disclosure is always an interesting area on international claims," adds Jason Reeves from Zelle International, "specifically, determining the amount of disclosure an investigation requires in the course of a normal claims adjustment. But also, during any litigation that may arise, there can be different rules and civil procedure jurisdictions applying to common law procedures, which generally have far broader disclosure obligations. There are also different cultural expectations on how information is held and disclosed."

Local fronting arrangements

International Programs with a fronting/reinsurance component add an additional layer of complexity to the claims resolution process.

"Taking Latin American countries as an example. You may have a retention locally, a retention in the North American Market, and a retention in the European Market. Getting those three insurance groups to work together can be challenging," explains Jason Reeves from Zelle International, "the insurer holding the local retention isn't likely to want to hire a New York or a London lawyer. They would argue 'Why would I need advice on local law from a non-local lawyer?' But equally, North American, European or Asian Markets are unlikely to hire a local lawyer directly."

"So, the fronting arrangements can cause problems, and then you can have conflict of law questions. I find that reinsurers often forget their role in handling these types of claims, where there's a large front, because 'follow the fortunes' may apply and the claim may be adjusted following local law, and as per local rules and practices'."

"This can be addressed by ensuring that partnership arrangements with law firms mirror those territories in which you operate. That way you can have London/NY counsel, who is liaising with their local representative. From a fronting perspective this goes to the strength and network communication of the lead", adds Jon Jones.

Claims and DIC/DIL

On claims, it's necessary to determine whether a claim is or isn't covered by the local policy, and if it isn't, the claim will be referred to the master policy, under DIC/DIL or FINC. An insurer may issue a local policy, because they're licensed to write in that jurisdiction, and other insurers are participating on DIC/DIL.

"One frustration of claims with DIC/DIL for stand-alone local policies is if local insurers simply don't communicate what they're doing or why they're doing it. COVID has created interesting examples of this, for example where there's a locally retained component but the local insurer is not telling anyone how they're handling the local claims. And the rest of the (insurance) market, sitting as difference in conditions, is scratching their head trying to figure out what's going on," shares Jason Reeves from Zelle International.

However, a properly structured international program will avoid these issues.

A connected partner to tackle complexity

Wherever possible the law that will apply to and the jurisdiction that is competent for handling a claim should be determined at the outset.

However, the interpretation of policy response and the application of the insurance cover may vary across different jurisdictions and the claim may not necessarily proceed in the way you would expect from experience in your own jurisdiction.

That's why we have a network of specialist partners who can support you on planning for and navigating the most complex claims around the world.

Managing claims across cultural and geographical barriers

While legal systems and regulations between countries play a central role in claims, in this section we explore how claims philosophies, technology, and the practicalities of operating across borders might impact your claims experience. Regional differences can have significant impacts on claims handling practices on international programs, and while there is a myriad of nuances in each country, the partners we spoke to identified two key differences that will impact how claims work locally.

The role of regional differences in the claims process – speed and philosophy

According to William Wilson, Head of Major Loss (Ireland) at McLarens, "Local customs and claim philosophies often differ by location. A good example might be how the German claims approach is different to that in the UK or the US.

"In the UK, and in the US, you tend to have a point of contact, which is the insurance company, and they will typically appoint a loss adjuster to represent them to report on both policy liability and all quantum, and they will liaise with the policyholder accordingly.

"Whereas in Germany, the claim is managed by a handler within the insurance company and they will appoint independent specialists for different disciplines, such as buildings and machinery. The client often has a say in who is appointed, which doesn't usually happen elsewhere. The role of the loss adjuster therefore differs and there is often a requirement that they do not comment on policy liability."

Other impacts can be seen in the speed at which claims are handled and how efficient the process is. According to Brendan Fahy, Director, Commercial Risk Solutions at Aon, speed is of the essence, "not all countries have the same sense of urgency and things can take longer depending on which country you're working in, of course sometimes this can be down to other factors on the client side too."

"Speed is important though, and if the early stages of a claim go wrong then it can be more difficult to get yourself back onto an even keel. Simple things like getting out to site quickly make a huge difference. For our clients it also puts them at ease, shows that we're on top of the loss, and that we're getting the right visibility into what's going on."

Global or local specialists on claims?

As Ian Hasson, Director Financial Risks, Europe Middle East & Africa at Sedgwick International illustrates, this is about making sure you have the right skills, resources, and knowledge to handle your claim, from translations right down to the logistics of accessing often remote sites.

"Local specialists make sure that you understand the logistical challenges that are going to be involved. Planning to be at a certain location for a meeting and then thinking well, it's 100 kilometres away so if I leave a couple of hours that should be plenty of time to get there, but the remoteness of the location or the road and/or traffic conditions means you'll be two hours late. And when you arrive at the site, there is the issue of the communication with the individuals involved where English may not be the first language, or even understood by some of the key participants in the site meeting."

As part of the planning process, it's important to understand how much you will rely on local versus global specialists in the event of a claim. "While a lot of this comes down to client preference, there are certainly some key advantages of locally driven claim management," explains Cyrus Pang our Head IP & Customer Experience Claims, "language barriers will always be a big factor, but just coordinating across multiple time zones for example would slow claims down. Of course, that's why at Swiss Re Corporate Solutions we've worked so hard to create a trusted network of global partners so that we can give our clients that support in region."

Leveraging technology to co-ordinate across borders

Technology is increasingly being used to help investigate and manage claims, offering a solution to many of the logistical challenges that form part of International Programs. The key is finding a balance between the rapid response and ease of technology, and value of on the ground investigations.

"That was just evolving before COVID, and it suddenly got accelerated," explains William Wilson from McLarens, "for example, we had a fire in a tobacco plant and getting there was a challenge. Before we attended, we organised a drone to fly over the building which was still burning. That meant we could immediately estimate if that building and stock therein was a total loss or not.

"We can receive short videos and the measures we have within our app capability are set up for people to share images which are reformatted to uniform manageable size in a secure media hub, which is consistent on what we can upload, download, and share with insurers."

There is clear value in claims professionals visiting the loss site as soon as possible, and particularly in the immediate hours after the loss - to collect witness statements and evidence etc. However, virtual meetings can also play a role, using the various digital platforms now available.

For Brendan Fahy from Aon, it comes down to the type of claim and what reassures the client, "virtual works, and it's what we've being living with since COVID, it does have an important role to play. The disadvantage is that you don't have that same sort of feedback, for example body language from both the client and the loss adjuster. So, it can make the claim more difficult to manage. For clients too, they definitely appreciate you coming out to the site and enables us to show that we are there to help."

Developing trusting relationships

For international programs, customer service goes beyond simply meeting expectations. It is about trust, relationships, and resolving concerns through transparent and constructive discussions to navigate the nuances of international business.

According to Cyrus Pang, a claims relationship manager has a significant role to play. "Typically, they will have a full understanding of the coordination and collaboration involved in servicing claims for the IP customer and oversee the global claims servicing activities and facilitate meetings as needed to provide exceptional customer service," he explains.

"We are trying to be a true partner for the customers, and that's particularly important when it comes to handling claims within our network" explains Reto Collenberg, our Head International Programs APAC & EMEA, " To make sure that we have the same quality and commitment of the claims part or the claims people in network partners as we would have in our own offices."

"My advice to the client is make sure your insurers have strong control over their local partners, and make sure that you're comfortable, that your insurer has done the due diligence on that local front. That's both in terms of financial capacity and also technical capability," comments Jon Jones, our Property & Engineering Claims Lead.

As part of this, clear communication is also vital from the client side according to Aon's Brendan Fahy, "customers should make themselves available for regular update meetings with the loss adjusters and the insurers, and make sure that their claims submission is clear. They should clearly communicate what efforts they are making on loss mitigation, because again it comes back to the underlying reality that they know their business best."

Understanding culturally how things are done, is as important as understanding how a policy works

Our ONE Form policy means the policy cover is interpreted in a consistent way across the international markets in which we operate. ONE Form mirrors the language of the Master Policy in local policies and with that avoids issues around interpretation of language.

Keeping your business running, financials and cash flow

We've discussed what to expect from different legal jurisdictions, how to navigate international norms and how to prepare for a claim. But what should you do to keep your business running when you have a live claim?

"Ultimately all parties involved, the client, the broker and the insurers, want the same thing. We just want the customer back up and running as soon as possible and back to business with minimum impact on company performance," explains Brendan Fahy, Director, Commercial Risk Solutions at Aon.

For many customers, business recovery is often as important as the financial compensation for the losses they experience.

According to Jon Jones, our Property & Engineering Claims Lead in the UK, "It's about understanding how your business works and how you respond to an incident, rather than not. If you've got that continuity and you understand how your business works, it works. It's not about numbers on a balance sheet and what your insurance policy will pay, it's about how well your business reacts to that issue."

"What you find is the maturity of an insurance policy for an international program business certainly in manufacturing/financial sectors, but not exclusively. Those type of businesses don't tend to insure business interruption in the same way as they used to."

"Yes, revenue and profit are important, but often they are more interested in how to get their business functioning as quickly as they can, without any consideration for how much that might cost and mitigate its reputational damage. This then has a tendency to focus sufficient policy cover on the business interruption extensions such as extra expenses and additional increased costs of working."

Customers that are unable to trade and/or to fulfil orders are vulnerable in the short, medium and long-term:

In the short-term, they can lose contracts and potentially customers to their competitors.

In the medium-term, they may have to deal with the double hit of the costs of business recovery and falling revenues during the recovery period.

In the long-term, they may experience loss of reputation and market share and may even find their business viability called into question.

Customer-Centric Claims Approach

As a leading [international program](#) insurer, we put customers first and at the centre of everything we do. We know that how a claim is handled can be as important for customers as the outcome itself. Claims handled well show that the parties are working well together, build trust and confidence between customers and insurers, and foster what will hopefully be a supportive long-term relationship. Ideally, such relationships are built up before a loss occurs.

Customers value a relationship with a nominated claims professional who oversees the management of their claims and is the primary contact to guide them through the end-to-end claims management journey.

"There has to be an appreciation that most of the time our end client doesn't need to understand the intricacies of insurance until something goes wrong and a loss occurs. It can be exhausting running an insurance claim at the same time as keeping your business going, it's not your norm," says Brendan Fahy from Aon.

"Transparency in the claims approach is critical to a good outcome. For example, if you were planning something for a site that has now suffered a loss, then telling us about it will make everything a lot easier," adds Jon Jones.

Maintaining your cashflow

Aon's Brendan Fahy told us, "clients should tell their brokers and insurers about cash flow issues as far ahead as possible of them occurring. If you need an interim payment, or you've got a specific cash flow milestone, then tell us about it, so we can work towards it. If you know you're going to be under pressure in the next business period, let's know about it so we can actually start filling some of that financial deficit. Only if we're informed in advance can we then start actively working on a solution."

On a first-party property loss, we will issue interim or advance payments in a timely manner after receipt of our adjustment loss estimate. We can make additional funding available, where requested by the customer, to help minimise any disruption to the business.

Loss mitigation

For major claims, the insurer and the customer working collaboratively on opportunities for loss mitigation can significantly improve the outcome for both parties.

Ian Hasson, Director Financial Risks, Europe Middle East & Africa at Sedgwick International, told us, "There may be cost advantages to concentrate production of certain products in one location (or fewer locations), but on the other hand that does bring with it certain risks, in terms of resilience of the organisation to deal with any unforeseen events.

"Certainly, I think this should be a factor within the business' continuity planning, in terms of considering what the concentrations of risk are and how that can be mitigated at a reasonable cost for the organisation."

A great example of this in action comes from William Wilson, Head of Major Loss (Ireland) at McLarens.

"One of the best examples I've seen had a really proactive client who took steps to mitigate losses and keep the business running. They were a global firm based in the UK, and they were facing a potential gross profit loss of around £12 million.

"They took lots of steps to mitigate loss and to push production out to other sites. They recommissioned mothballed machinery and moved in raw materials from other territories. They purchased partially finished goods and moved them elsewhere in Europe for final processing and their logistics team figured out which customers had to go front and centre of the queue, and ensured efficient management of buffer stock.

"And what came out of that was there was no claim for revenue loss, it was purely increased cost of working at roughly about 20 or 25% of what we saw as the gross profit originally at risk."

5 best practice tips for managing global claims

There are undoubtedly some established practices in handling claims that have been proved to work, like getting out to the loss site as quickly as possible and working with specialists who know the local market on your claim. But there's also a lot of work that can be done before a loss happens to put you and your business in the best position. That means ensuring you're planning and communicating effectively.

01 It all begins with communication

This is one of the strongest themes, and areas of common ground, that we hear partners talk about.

As Brendan Fahy, Director, Commercial Risk Solutions at Aon put it, "key to the relationship here is communication. Whether that be with central insurers, local insurers, local adjusters, and central adjusters. If you don't know what's happening on the ground, you can't manage claims. It's as simple as that. So really, the key is making sure everyone is aligned, because if they're not, there will be issues locally and that's typically where these claims can break down.'

Ian Hasson, Director Financial Risks, Europe Middle East & Africa at Sedgwick International, adds "I think it's about communication and training up front with the customer, as to what might need to be done. Also, the early engagement of specialists is helpful, to come up with a consistent template to gather information from multiple territories."

Communication within your business is also essential. As Ian Hasson adds, "Where the losses occur in major facilities, staff may be motivated to focus their attention in gathering the required information. But when you spread out into multiple territories, the loss values in other territories could be significantly smaller, so these local businesses might ask 'what's in it for us to spend a huge amount of management time gathering this information."

02 Understand and templatize the information you need to submit

To start, we offer the commitment that we will only ask you (and your representatives) for information on claims that is relevant to the assessment and quantification of the claim. We will also provide an explanation and rationale of why we are asking for specific information.

One approach that we recommend is to include a claims preparation clause in the policy, with provision for the appointment of specialists to help the insured gather the information in circumstances where this is judged necessary. You can find out more about ONE Form here.

But brokers like Brendan Fahy from Aon are also supporting clients with resources to help streamline claims. "What we've done for some clients is look at the claims that we've had in the past and given templates to the operations teams to say if you're unfortunate enough to have a loss, this is the template to follow.

"It's great because they understand the template as it matches their operations and business structure. Now of course, you'll always have to tweak it because every claim is different and has different challenges. Even better, if you're using the same adjuster, they'll know what that template looks like too."

Keeping this information streamlined within the process also helps according to Ian Hasson from Sedgwick International, "in my experience, the process works well where there is a clear leader within the insured's business who is taking control of the quantification aspects, but also is coordinating the delivery of the information and evidence which is required to support any particular element of the claim".

03 Get the right team in place and agreed upfront

Having a small, tight decision-making group, made up of senior people with the authority to make decisions on behalf of their organisations, and the ability and commitment to implement those decisions also represents best practice.

Drawing from our experience of handling international claims, we recommend that customers appoint an individual, or a small team, - with suitable skills, experience, and decision-making authority - right from the start of the claims handling process. This can be determined in advance in the claims handling procedures drawn up by the insurer and the customer.

"A great example of a proactive claims structure was for a client in the petrochemicals sector", shares Ian Hasson from Sedgwick International, "drawing from their previous experience with claims, the customer had set up the facility for a Claims Steering Committee. This consisted of no more than 4 people from the customer and the lead insurer. The requirement for Committee Members was that they had the authority to make significant decisions about the handling and settlement of the claim."

"The Committee worked with a specialist loss adjusting team, including leading forensic accountants, who specialised in petrochemical losses. As a result, the claim was paid quickly by the insurance market, and the participants commented on the value for them of being able to draw on the experience of previous claims and make decisions quickly and with the appropriate authority."

04 Loss Scenarios Planning

Run 'what if' scenarios with your insurer's claims representatives and discuss how the business would respond. Consider ways in which the business could respond better. These changes need not be drastic or expensive and could include nominating appropriate officers, building familiarity with other segments of the business, good communication between territories, and forward planning workshops.

Establishing claims handling protocols and pre-nomination of loss adjusters can enable an immediate post-loss to focus on the claims response. This allows decisions to be made sooner, facilitating loss mitigation, and ultimately reducing the claim lifecycle.

One of the primary advantages of our claims handling protocol is to bring global consistency on claims handling across the globe, by capturing bespoke customer's arrangements, creates transparency for all parties, and promote certainty and confidence in claims process.

William Wilson, Head of Major Loss at McLarens, told us, "We regularly attend sessions with all key stakeholders where coverage response is evaluated against potential loss circumstances. The output from these sessions can range from changes to policy cover (e.g., increasing indemnity periods, amendments to suppliers' extensions) or the enhancement of business continuity plans (e.g., the identification of replacement options for critical path machinery, sub-contract manufacturing solutions, or engaging disaster restoration experts)."

05 Bring in the right technology to ease the claims process

Claims portals are a good platform for dealing with high volume, attritional losses, and for keeping track of a claims portfolio. Our PULSE portal is a useful tool that includes the ability to submit loss notifications 24/7, monitor active claims, and review claims history. Of course, regular and clear communications outside of the portal are essential to make decisions on complex claims on international programs.

As Sedgwick International's Ian Hasson says, "I think there is a place for claims portals, and similar platforms, for sharing information proactively, and where there is transparency of all the information. The shared repository idea is good for encouraging transparency. Logging what information has been provided by the parties, at what date. It gives clarity around those aspects."

"Something I hear a lot is the value of transparency that our clients derive from using our PULSE portal," explains Reto Collenberg, Head International Programs APAC & EMEA, "it really puts you in control and gives you easy access to real-time policy, claim and risk improvement information. You can review your policy, submit loss notifications, monitor claims and track what has been paid and what is outstanding. In a complex claims landscape, that's hugely valuable."

Advancing International Programs Together

We are reimagining international program insurance solutions. With our fully integrated technology platform, and easy access to our global network and expertise, we help you reduce complexity for your business – ultimately enabling growth.

Our international program offering for property, casualty, D&O, engineering & construction is built around your needs. We've consulted with brokers and customers to understand what really makes a difference when managing international exposures. In short, it comes down to being responsive, reliable and results focused. As markets around the world increase their regulatory requirements, understanding local nuances and offering coordinated and compliant solutions to our customers is critical.

We've transformed our capabilities to become a global lead insurer you can rely on. We've developed brand new systems, digital platforms, processes and servicing capabilities that are purpose-built to meet your evolving needs and remain in control of the all-important data exchange between all parties.

We're investing in our people so they're well-equipped to handle the intricacies of international programs, so they understand the importance of going the extra mile to deliver exceptional service you'll appreciate. You can already benefit from our global presence and our network partners, world-class technology and a high level of personal service, but this is just a first important step in our journey to build a new reality in the world of international programs.

Find out more.

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