



**Swiss Re**  
Corporate Solutions

# **Our Claims Commitment**

Accessible. Responsive. No surprises.

Swiss Re Corporate  
Solutions' Claims  
Commitment is at the  
core of our claims  
philosophy. We know  
that how a claim  
is handled can be  
as important as the  
outcome itself.

Our mission is to deliver  
exceptional claims service  
that gives you confidence  
and peace of mind  
and, quite simply, makes  
you want to keep  
doing business with us.

## Commitment to Service

The claims management process can be complex. We aim to keep it simple and tailor our approach to your needs and preferences. Working with you, our claims professionals will promptly investigate, evaluate and develop a strategy to bring your claim to resolution. Where we have a duty to defend, we will work with you to determine, as early as possible, your preferred approach and whether your claim is one to settle or defend.

In the event of an insured first-party property loss, we will advance payments of up to 50% of our estimate. We'll work with you to understand your situation and make additional funding available if possible.

## Commitment to a Proactive and Responsive Approach

Being there when you need us is a top priority. We value a personal connection, and are committed to:

- Working with you to pay covered claims within a period that meets your business needs, in most instances within five business days
- Contacting you, or your representative, within one business day of receiving your loss notification where we lead your primary claims
- Returning your phone calls and emails within one business day. When out of the office, we'll provide additional contacts should you need immediate assistance
- Completing initial investigations on your claims, in most instances, within 30 days.



## Commitment to Transparency

Our Claims Commitment means being open and transparent in our communications. We'll share our coverage position with you as quickly as possible, and will always be available to answer your questions. We'll only reserve our rights when necessary and not as a standard practice. If we do reserve our rights or need to issue a disclaimer, we'll contact you or your broker to explain our reasoning and address any concerns.

You won't see us hide behind our appointed experts or lawyers. When we do engage third parties, we'll ensure they share our service values so your claims experience is always held to the same high standards.

## What makes us different?

Our Claims organisation is positioned at the very heart of our business and is central to our value proposition. That means:



We're well-integrated with all of Corporate Solutions' business teams, enabling us to be closely connected with you – before and after a loss



We put the customer experience at the center of everything that we do, and we're always looking to build on and improve our relationships



Our claims experts not only bring years of experience and local knowledge to your claim – they genuinely care and want to provide the right outcome for you and your business



We are locally focused and globally connected to ensure our team brings you the right expertise and support anywhere in the world



Our industry leading financial strength provides peace of mind to our clients. We will be there when you need us.

# What does our Claims Commitment mean for you?

Exceptional claims service means much more than a promise to pay. It also means:



Your claim will be managed **proactively, fairly** and **with great care**



We will **listen** to and **respect your point of view**, look to **understand your needs, and be there** when you need us



We are **committed** to building a **foundation of trust** based on **open, transparent communication** – even **before** a claim occurs.

## Our Team



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### Tell us how we're performing

We hold ourselves to extremely high standards and are always striving to improve. Please tell us how we're doing. [We welcome your feedback!](#)

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