



The market is now seeing an increase in claims attributable to the lockdown measures put in place by international governments across the globe. For many policy coverages remain uncertain and in some cases no cover is available leaving customers confused and in a number of cases facing significant financial issues.

Gallagher Bassett recognise that an expert, flexible and customer focused response is required to give certainty so that customers can make important and informed decisions. We have created dedicated COVID 19 teams capable of quickly assimilating information and responding to customers at this incredibly difficult time.

Our Covid dedicated services fall into a number of areas and offer a wide ranging solution to most customer needs:

Financial Losses

- Expert Business Interruption and financial loss experts, coupled with highly skilled customer claims adjusters have been mobilised to support carrier and London market clients.
- The skills deployed offer the right balance of expertise and empathy to quickly assess policy coverage – supported by legal opinion if required – triage cases into those cases that will require a policy response and those where coverage is an issue.
- Where policy coverage is established dedicated resolution managers are requesting the relevant information to make financial determinations, carrying out an initial assessment and agreeing interim or final payments as appropriate. Speed is of the essence and in some cases dedicated client accounts are being operated to speed payments to customers with full treasury management.
- For those cases where policy cover is not applicable we are fully explaining the reasoning to the customers in simple terms and offering advice as to the possible next steps they can take.

GALLAGHER BASSETT COVID 19 CLAIMS TEAM



Travel Claims

- Resolution Managers have been deployed into dedicated cancellation and curtailment teams to support travel clients.
- Experts in establishing liability and quantum together with investigation techniques that incorporate indicators, video calls and social media scraping as appropriate. Again a complete end to end solution is on offer from FNOL through to payment.

Customer Care

- The industry has been criticised for its response and in a recent survey insurers scored the lowest score of all – 35% - for their contact with customers at this incredibly difficult time. Press coverage appears to be highly critical. Whilst those of us in the market recognise the demands the Pandemic has put on our businesses the public and some public bodies do appear to be ramping up their rhetoric.
- We recognise this and have drawn on our expert FNOL claims teams to provide outbound contact capabilities for the market. Utilising a state of the art Cloud based telephony solution our teams are able to reach out to customers on behalf of clients to provide support and guidance where possible.

Gallagher Bassett continues to operate across all its business lines utilising technology and our proven expertise in Risk and Claims management. We continue to deliver superior outcomes in all we do – we are just delivering it in a slightly different way. Our Covid 19 Team is an example of this.

For further information on our dedicated Covid Claims Teams please contact:

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