

Claims and Risk Control

Willis

Willis Advantages – Property Claims

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Any organization that utilizes physical assets in the normal course of business – in other words, virtually every organization – is susceptible to physical loss as well as potential financial loss that results when physical assets are damaged or destroyed. Whether damage or destruction arises from an event that is man-made or natural, a nuisance or a catastrophe, the operations and even the future viability of your organization can be dependent on a successful insurance recovery. Modern times have made the need for Property insurance a universal necessity for business sustainability. But the insurance is of little value if it does not provide timely and effective support in the event of a claim.

Providing professional claims advocacy, consultation and process management is a key driver for Willis. It is the sole focus of the Willis National Property Claims Practice, as well as for the Claim Advocates residing in our Claim Advocacy Centers and Claim Consultants located in branches throughout North America and the world. Whether it's assisting at a single-location fire or helping measure business interruption losses at hundreds of hurricane-affected properties, Willis Property claims services, can be instrumental in your financial recovery. We believe that proper consultation and advocacy from a Willis Claims Consultant can be the differentiator between a successful and unsuccessful physical and economic recovery.

One of the first actions in the Willis Property Claims Management process is working with you to create a detailed Property claims handling procedure as part of your organization's comprehensive risk management strategy. Once understood and implemented by all operational entities, a claims handling process can minimize loss-related problems and disruption by providing:

- A focused and result-oriented adjustment process
- Identification of appropriate resources for required tasks
- A clear understanding of loss related activities and requirements

Having a process in place which addresses these areas greatly increases the likelihood of successfully managing a loss situation. This results in far less disruption to your day-to-day operations, the maximization of cash flow and decreased vulnerability to market share loss which can result from an extended inability to meet customer demands.

What Willis Can Do for You

- **Pre-Loss Planning** – Work with your organization in identifying and selecting adjusters and other consultants to assist in the adjustment process as well as creating specific loss handling procedures to be executed in the event of a loss.



Contact

For more information about our Property Claims Services, contact your Client Advocate® or Dave Passman, Property Claims Leader, at 212 915 8330 or via email at david.passman@willis.com

- **Process Management** – Assume responsibility for execution of loss handling procedures and ensuring that the claim process itself is seamless and continues to rapidly move forward. This includes reporting of losses, arranging site inspections, obtaining partial payments, arranging settlement discussions and other key activities required during a loss adjustment.
- **Consultation** – Assist you in developing an overall claims strategy to manage your loss, identify and interview appropriate outside specialist consultants, assist in the scoping and pricing of damages, and in measuring and valuing the loss under the terms and conditions of the applicable policy.
- **Advocacy** – Represent you through all phases of the process and act as your advocate in coverage and measurement discussions. We also keep current with the latest adjustment practices and legal opinions to provide you with the most up-to-date strategic information. We clearly understand our fiduciary responsibility to you, our client.
- **Business Continuity Planning and Loss Mitigation** – Working closely with our Property Risk Control Consultants, we critically review your business continuation and loss mitigation plans in conjunction with your insurance policy to determine what associated costs might be recoverable under the policy.
- **Policy Review** – Review the policy terms and conditions with you prior to a loss to ensure your understanding and compliance with the policy and to develop potential responses to hypothetical or actual concerns.
- **Insurance Program Marketing** – Work with Willis brokers to customize your policy so as to optimize your coverage in the prevailing marketplace.



Why Willis

Our *Glocal* Approach

Willis has a global network of claim specialists skilled in assisting clients in loss situations. We rely on our knowledge and experience as well as our industry contacts at all levels to represent your interests. Our *Glocal* service delivers these global resources to you on a local basis.

National Practice

Our Claim Consultants have a minimum of 10 years' experience in handling large loss and complex claim and coverage issues. Our National Property Claim Practice assists insureds and local Willis offices in the management of large and complex losses as well as establishing best practices and maintaining service standards.

Our Client Advocate Model

The Willis model makes one person – your Client Advocate—ultimately responsible for all aspects of your account. Your Willis Claim Consultant works closely with your Client Advocate to ensure that all of your claims needs are addressed, including the addition of property claims specialists to your service team to help effectively resolve the more complex claims.