

# The Willis Claims Advocacy Approach

Willis

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A vital part of an organization's relationship with its insurance broker and carriers is claims handling and resolution. The best coverage and terms at the most competitive price becomes virtually meaningless if claims cannot be handled expeditiously and resolved to the client's satisfaction. This critical component of the Willis Value Experience is therefore in the forefront of our service platform, and we pride ourselves on offering unparalleled claims handling service and advocacy to our clients around the world.

## Our Pledge: One-Flag Claims Service

The Willis claims advocacy approach provides superior service through claims coordination, coverage analysis and client/carrier relationship support. Service excellence, depth of staff and a proven track record make Willis the right choice in managing your global insurance claims.

## The Willis Claims Advocacy Center

Willis Claims Advocacy combines two essential elements: Willis Claims Center Advocates, a group of highly trained professionals with an average of 20 years of claims experience who are based in our national and regional Advocacy Centers, and Willis Claims Consultants, located in Willis field offices worldwide, who work directly with our clients. The Claims Center Advocates provide critical support to the Claims Consultants, ensuring that they receive the technical assistance they need for claims reporting and coverage analysis, and in working with carriers to settle outstanding claims. The Claims Advocacy team provides:

### Claims Coordination

Front-line advocacy on claims, whether reported directly to the insurance carrier or through Willis.

### Coverage Analysis

Comprehensive review of carriers' coverage positions and cross-policy coverage examination.

### Client and Carrier Relationship Management

The benefit of our strong relationships with carriers across the industry helping to effectively bring claims to closure.

Understanding and managing the interdependencies between these three elements is key to our clients' risk management success.



## What Willis Claims Advocacy Means

### Willis Claims Advocacy in Action

Willis claims advocacy means unparalleled claims assistance from the Advocates in our claims center. Claims and coverage resolution are central to our service, and our front-line advocacy approach can be an effective and important component of any risk management strategy. Willis provides customized, quality claims and risk management services that help our clients obtain optimal resolution on their presented claim. These results are achieved through a thorough understanding of their businesses, the use of an experienced claims staff and by maximizing the breadth and depth of our national claims resources' skills and expertise.

The Claims Advocacy Centers assist Willis Claims Consultants and clients in many ways, including the following:

- Communicating the status of claims and advocacy efforts with our clients and their local Willis team
- Follow-up with carriers on all reported new losses
- Cross-policy coverage examinations
- Analysis of insurance carrier reservations of rights and coverage disclaimers – with rebuttals when appropriate
- Intervention and resolution of issues with adjusters and carriers
- Continued advocacy follow-up on pending claims issues
- Claims review status updates and documents for client meetings
- Researching and answering claims-related questions
- Protecting client interests during litigation
  - Confirmation of defense counsel assignment
  - Obtaining extensions from plaintiff attorneys to extend answer dates
- Advice and assistance to clients in preparing their claims documentation
- Collaborating with local team Associates on complex coverage issues and working with local claims consultants in any way necessary to support the claims process
- Availability 24/7 for emergency and disaster response



## Claims Reporting

There are specific types of claims where our involvement and front-end claims advocacy are most important. Utilizing Willis to report these claims, our clients gain the benefit of our coverage and reporting expertise, including a thorough examination of any other potential coverage. We suggest the following guidelines for reporting through Willis so that together we can work to achieve the best possible outcome.

To achieve faster carrier setup and expedited handling, we encourage our clients to report their Workers' Compensation, Auto and simple General Liability claims (such as slips and falls) directly to their carriers. Claims for all other lines should be reported directly to Willis.

### Report through Willis:

- Boiler/Machinery
- Cargo
- Catastrophic Injury
- Construction Defects
- Crime/Fidelity
- Directors & Officers
- Employment Practices Liability
- Errors & Omissions/ Professional Liability
- Fiduciary
- Healthcare Professional Liability
- Inland Marine/Equipment
- Litigation
- Marine
- Pollution
- Products Liability
- Property
- Specialty Coverages
- Umbrella/Excess

## Report Claims to the Following Regional Contact:

### Midwest Region

Tel: 877 725 9678  
877 725 9677  
877 725 9620  
Fax: 877 945 3676  
claimcentral@willis.com

### New York Region

Tel: 877 725 9679  
Fax: 877 945 3676  
claimcentral@willis.com

### Northeast Region

Tel: 877 725 9679  
877 645 2645  
Fax: 877 945 3676  
claimcentral@willis.com

### Western Region

Tel: 877 460 9740  
877 460 9779  
877 883 2678  
Fax: 877 883 2744  
claimwest@willis.com

### South Central Region

Tel: 877 725 9674  
Fax: 877 945 3676  
claimcentral@willis.com

### Southeast Region

Tel: 877 725 9674  
877 645 2647  
877 725 9620  
Fax: 877 945 3676  
claimcentral@willis.com