



Property claims covered

March

Property



Property claims feedback

Customer Satisfaction

606



Spotlight on Customer Care Solutions

We are very pleased to confirm that the Hiscox UK Claims team has been shortlisted for the Insurance Times Customer Care Solution of the Year award. The award recognises companies that go the extra mile to ensure outstanding levels of customer care.

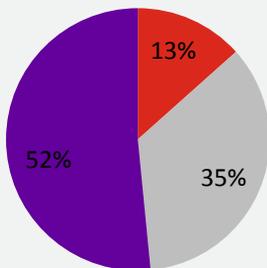
We have evidenced this in our strategic initiative to understand the “Voice of the Customer”. Through this initiative we capture and analyse customer feedback more effectively with Watermelon – customer experience and insight specialists. Through our customer surveys which measure NPS, Customer Satisfaction, Ease of claim services, and other key satisfaction drivers, we are able to act on feedback quickly and create a continuous improvement cycle.

Our surveys have been well received with high response rates of over 35%. Hazel Allen, Property Portfolio Claims Manager, describes how “one key aspect of the tool is the personalised alerts we have built into it. Alerting a manager as to how the customer is feeling allows us to respond immediately. We proactively contact the customer and look to create a resolution together.”

Property claims Settlement speeds

March

■ Day 1 ■ Day 2-30 ■ Day +30



Net Promoter Score

Commercial



CASE STUDIES

Professional Indemnity

The Claim

The insured is a members forum. Our insured found an article online that they thought would interest their members and they reposted the entire article verbatim on their website. Credit was given to the author of the article but the text was reproduced without the author's consent. The author intimated a claim against the insured, seeking a public acknowledgement of the infringement of his IP and damages. He also wanted the insured's staff to be disciplined and for the insured to revise its training materials.

What we did

We swiftly confirmed cover in respect of the claim and assisted the insured to mitigate the position. The insured removed the article and reviewed their internal content checking procedures. We also helped the insured to manage the author's demands, some of which were outside the scope of any potential claim. Following some carefully worded communications, the author accepted an offer from the insured to publish an apology on their website. No damages were paid and no further action was taken by the author.

What the customer said

"May I thank you for your excellent advice in this matter and I am very much in your debt for the excellent email and wording you sent me."

Professional Indemnity

The Claim

The insured, a provider of technology solutions, was sued for trademark infringement by a company with a similar brand name.

What we did

After promptly confirming coverage under the policy, we swiftly ensured that specialist legal support was provided to the insured to advise on the claim. The claim was subsequently settled to the satisfaction of the insured, allowing the insured to continue using the brand name without risk of litigation.

What the customer said

"I have to say that we have been amazed at the support and service that we have received from Hiscox throughout this time."

Motor

The Claim

The insured faced a claim brought by a third party motorist following a collision on a roundabout.

What we did

Liability was denied for the accident. Both parties alleged that the other encroached into the lane they were proceeding in. The insured disputed liability and wished to pursue the claim to a small claims hearing to defend the claim. We supported the insured to defend the claim, and successfully defended the claim at the small claims hearing. The third party's claim was dismissed in full as they were held 100% at fault.

What the customer said

"I am happy with the outcome, and feel that I was vindicated at court."

Professional Indemnity

The Claim

The insured accountant was appointed executor of a bankrupt Estate. The liquidators alleged that the Insured and co-executors had mal-administered the Estate and charged excessive fees.

What we did

We adopted a robust approach and instructed legal representatives to deal with the numerous Court applications and hearings initiated by the liquidators. Our robust strategy resulted in the liquidators discontinuing their claim against the insured and co- executors.

What the broker said

"Finally once again, I would like to express my gratitude for the manner in which you have dealt with this case. It is refreshing to work with someone who has dealt with difficult issues affecting the insured in a sympathetic and decisive way."