



## Property claims covered

April

Property



## Property claims feedback

Customer Satisfaction

606



## Spotlight on Casualty & Specialty Team – 1<sup>st</sup> Anniversary!

It has been one year since we re-structured our Casualty & Specialty Claims operating model.

Due to growth in the business, the claims team has expanded significantly over the past few years. To ensure we maintained our delivery of leading claims service, we implemented some process and team structure changes.

We now have a robust triage process when claims are notified to us, so we can understand the complexity and risk of each claim. Each new claim is assessed and then assigned to the team with the right technical expertise.

By getting the claim to the right person first time, we avoid unnecessary delays to the customer and ensure technical support is provided swiftly.

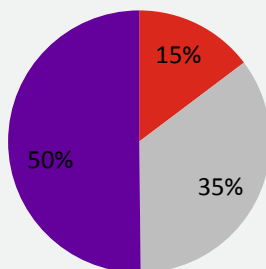
The new model has successfully embedded and brought many benefits to our customers.

We are very proud of our 5 star rating for UK Commercial Line Claims from the Insurance Times. Claims is the moment of truth for our customers, and we will continue to invest in providing the best service and experience we can for our customers.

## Property claims Settlement speeds

April

■ Day 1 ■ Day 2-30 ■ Day +30



## Net Promoter Score

606



# CASE STUDIES

## Private Client

### The Claim

Our insured's late Mother-in-law's ring was lost on a beach during a family holiday. Despite the best efforts of the resort staff – even using a metal detector in the search – the ring was not found.

### What we did

The loss of a ring with such sentimental value was most upsetting for our insured, and we sent flowers whilst swiftly dealing with the claim.

### What the customer said

"I have just called about the absolutely beautiful flowers that have just been delivered. You are so terribly thoughtful and kind, what an amazing and generous gesture, thank you so much. I have also emailed the jewellers with a picture of the flowers as a whole hearted recommendation that they refer their clients who need insurance, onto Hiscox. They are often asked for recommendations but told me they only hear horror stories about disputed claims.

As you know, I am devastated about the loss of the ring. You have done everything in your gift to alleviate my distress and dealt with the claim sympathetically and swiftly. Not only that, you have had the personal thoughtfulness to send me such a lovely gift, simply to brighten my day.

I am totally blown away by your superb customer service, and then some!! Please could you let me have the email address of your CEO, as I would like to forward this email.

Thank you again, you have made my day."

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## Private Client

### The Claim

Our insured installed a Leakbot that was supplied via our trial. At the start of January, the Leakbot alerted the insured to a leak, but there was no sign of any water damage at all in the home.

### What we did

The leak was minor, but was traced to pipework under the kitchen flooring. There had been recent works in the kitchen by the policyholder's own builder, and they accepted responsibility and dealt with lifting the kitchen flooring to allow access to the leaking pipe, and subsequently repaired the pipe and reinstated the flooring afterwards.

### What the customer said

"Leakbot did the job! It detected the leak long before it would have been evident to anyone and prevented what could have been an extensive claim and lots of upheaval."

## Professional Indemnity

### The Claim

The insured, an IT services provider, faced a claim from a client which had fallen victim to a cyber-attack. The insured's client alleged the insured had been negligent and was in breach of contract for failing to install certain software on a number of the client's computers. This was considered by the insured's client's forensic experts to be one of the factors which contributed to the incident.

### What we did

We responded promptly to the notification and assisted the insured in managing communications with their client. Once the client's investigations were complete we worked with the insured to swiftly negotiate a settlement, which represented a good outcome for all parties, allowing the insured to preserve their relationship with the client.

### What the customer said

"You have offered great support through the process and understood the implications for our business and been happy to work with us towards a good outcome with regards to our relationship with our customer. It has been a pleasure to work with Hiscox."

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## Professional Indemnity

### The Claim

The insured, a marketing agency, faced a claim from an artist in relation to product branding created for one of the insured's clients. The unauthorised reproductions of the artist's work were alleged to amount to copyright infringement.

### What we did

After swiftly confirming cover we instructed panel solicitors to act for the insured, who advised that the insured did not have a strong defence to the allegations. We therefore worked with the insured to quickly negotiate a settlement which allowed the insured's client to continue to use the product branding, thus preserving the relationship between the insured and its client.

### What the broker said

"Your level-headed approach throughout was very helpful and we were very happy to be represented by Hiscox and you in particular. You gave us confidence that we were with the very best company."