



Claims Solutions

Expert claims solutions tailored to fit your needs



Who We Are

Driven by technology and powered by experience, Davies provides a suite of services to support you and your customers through the end-to-end claims journey.

Our Solutions

Claims Solutions

We work with insurers, brokers, MGAs, corporates and public entities to deliver great customer service and improved underwriting performance, through efficient management of the claims process.

Technology

The service you deliver is integral to the success of your business. With the right technology, Davies can help you to heighten your customer experience, improve underwriting performance, and streamline processes.

Insurance Services

Our Insurance Services capability is deep, but simply defined, with our teams aligned to our core insurance markets: Intermediaries, Insurer & Market and Captives. We work with Lloyd's syndicates, MGAs, brokers, insurers, reinsurers and international captive owners.

Consulting

We help organizations seeking to harness the power of automation and digital transformation helping them gain competitive edge, to streamline their delivery and service, and to manage operating costs.

Overview

We provide end to end solutions for property, liability, workers' compensation, auto claims, and more, handling over 200,000 claims each year.

We offer a full range of desk-led technical claims handling, adjusting, appraisals, and supply chain solutions.

Whether you need help building and managing your claims program or field adjustment assistance, our claims solutions are designed to provide you with the support you need to operate your core business and grow your organization.

Benefiting Clients and Customers

\$28m

Our technology solutions have saved our clients **\$28 million** in claims cost

10 Days

We have reduced our clients' average claims handling time by **ten days** in the past two years

93%

Our customer net promoter **scores rose to 93%** in 2020

95%

95% of our customers have **benefited from our tech products** in the last month and would recommend to a friend

By combining our integrated claims capability and resources matched to each client's philosophy, we provide:



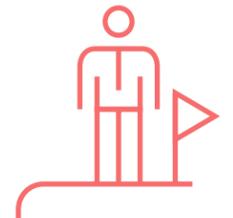
Expertise in understanding your business needs and resolving claims



Fast, quality claims services to protect your brand reputation



Accurately settled claims to mitigate costs and protect you from fraud



Nationwide coverage to support you wherever claims occur



Flexible service options to provide you with the level of service that matches your needs

Claims Solutions

Our professional claims management team provides customized and client-specific services to meet the needs of managing general agents, self-insured corporations, domestic insurers, brokers, and syndicates.

We provide services to regional, nationwide, and international organizations with personalized services designed to fit each client's exact needs.

Our management professionals ensure that quality, timeliness, and thoroughness are maintained to meet our clients' expectations and deliver:

- » Lower total cost solution resulting in improved loss ratio performance.
- » Improved claims settlement outcomes for our clients.
- » Reduced claim file lifespans.
- » Reduced claims frequencies and increased favorable settlements.
- » Reduced litigation.
- » Increased third party intervention.
- » Improved fraud detection.
- » Improved subrogation recoveries.

Third Party Administration Solutions

Our extensive third party administration capabilities are designed to address the claims management needs of all covered risks and offers:

- » Tailored end-to-end service to ensure highly effective claims administration for new and runoff programs
- » A single point of entry for all new claims via customized first notice of loss solution
- » Consistent handling by a designated or dedicated team, supported by specialist field adjusters
- » Early resolution of valid claims by proactive settlement
- » A robust approach to record only incidents (not a covered event)
- » Built in fraud screening throughout the handling process
- » Fund management if required
- » Close cost control and management of legal and other vendors
- » Reduced indemnity spend and lifecycle
- » Management information reports/dashboards to monitor claims spend and track trends
- » Improved subrogation recoveries

Adjusting Solutions

Our property adjusters serve as the eyes and ears of our clients to assess the damage and collect essential data so that our clients can make the appropriate coverage decisions.

With each assignment, our professional and licensed adjusters are proficient in utilizing industry-recognized estimating systems to supplement their judgment and experience to prepare accurate and reliable damage estimates we deliver.

Through our experienced teams and broader network, we can offer:

- » Property estimates
- » Complex casualty claims
- » Catastrophic events of all kinds
- » Structural engineering services
- » Fraud identification and management
- » Emergency events phone lines operating 24/7, 365 days of the year

Daily & Catastrophe Property Claims

We have over 40 years of experience in all lines of property adjusting and claims solutions. Our expertise allows us to understand the wide range of needs and trends in the insurance industry and provide quality service quickly and efficiently.

We strive to produce an excellent work product and ensure our clients are receiving the support they need. Each of our clients is assigned an account manager to understand their specific requirements, assist in monitoring the quality and consistency of our service, and provide continuous communication throughout our relationship

Daily Property Claims

Diversity and experience of our staff is our strength. We handle all types of property claims, including but not limited to:

- Commercial Property
- Homeowners
- Scheduled Property Floaters
- Personal Lines Dwelling
- Mobile Homes

Catastrophe (CAT) Property Claims

Catastrophes come suddenly with little warning. But you don't have to be caught off guard. We offer national, immediate response CAT adjusting services across our extensive network, including a heavy concentration of offices in "catastrophe-prone" states allowing us to provide immediate assistance during an emergency.



Personal & Commercial Auto Claims

We have over 40 years of experience in all lines of personal and commercial auto adjusting and claims solutions. Our expertise allows us to understand the wide range of needs and trends in the insurance industry and provide quality service quickly and efficiently.

We strive to produce an excellent work product and ensure our clients are receiving the support they need. Each of our clients is assigned an account manager to understand their specific requirements, assist in monitoring the quality and consistency of our service, and provide continuous communication throughout our relationship.

Our personal and commercial auto claims solutions provides claim adjudication for a variety of coverages including, but not limited to:

- » Preferred and Non-standard Personal Auto Policies
- » Trucking Liability
- » Tractor and Trailer Physical Damage
- » Commercial Auto
- » Garage Keepers
- » Dealers Open Lot
- » Livery Service (Taxi and ride sharing)
- » Person-to-Person vehicle and watercraft sharing services
- » Tow Truck Liability
- » Commercial and Personal watercraft

Liability Claims

Across our organization, we have a long history of delivering all lines of liability claims solutions. Our expertise allows us to understand the wide range of needs and trends in the insurance industry and provide quality service quickly and efficiently.

- Third party property damage
- Bodily injury
- Garage Keepers
- Commercial auto
- Personal auto
- Errors and omissions
- Law enforcement
- Products
- Crime
- Educators
- Inland marine
- Homeowners
- Commercial property
- Tavern & Liquor

Transportation & Heavy Equipment Claims

We have over 40 years of experience in all lines of transportation and heavy equipment adjusting and claims solutions. Our expertise allows us to understand the wide range of needs and trends in the insurance industry and provide quality service quickly and efficiently.

We strive to produce an excellent work product and ensure our clients are receiving the support they need. Each of our clients is assigned an account manager to understand their specific requirements, assist in monitoring the quality and consistency of our service, and provide continuous communication throughout our relationship.

Our Transportation and heavy equipment claim services include:

- Trucking
- Heavy Equipment
- Farm Equipment
- Transit
- Bus
- Fleet & Livery
- Auto Cargo Liability
- Cargo & Cargo Liability
- Cross Border
- Mediations & Settlement Conferences
- Intermodal
- Load Transfers & Cold Storage
- Inland Marine
- Salvage Handling
- Subrogation



Workers' Compensation

We provide workers' compensation TPA services for a variety of insurance clients and selfinsured entities including public entities and private employers with employees in many states. We have over 35 years of experience administrating workers' compensation claims which allows us to understand the wide range of needs and provide quality service quickly and efficiently.

Our workers' compensation services include management of injuries sustained on the job or within the scope of employment. This includes management of occupational accidents, diseases, trauma injuries, or illness caused by exposure to work activities or pollutants.

We provide a number of flexible client services for workers' compensation, including:

- » Nurse case management
- » Nurse triage
- » Medical bill review
- » Pharmacy benefit management
- » Telemedicine
- » Medical provider options with PPO networks
- » Return-to-work initiatives
- » Peer review
- » Utilization review

Our adjusters have experience in a variety of insurance claims, including:

Transportation Claims Services

- Trucking
- Transit/Bus/Fleet/Livery
- Motor Cargo Liability
- Cargo/Cargo Liability
- Cross Border
- Mediations/Settlement Conferences
- Load Transfers/Cold Storage

Property Claims Services

- Commercial
- Residential
- Construction Defect

Casualty Claims Services

- D&O/Professional Liability
- GL 3rd Party PD Liability
- GL Bodily Injury Liability
- Product Liability
- Environmental
- Garage Keepers/GKLL
- Personal/Commercial Auto Liability
- Commercial Property Liability
- Mediations/Settlement Conferences
- Homeowner Liability
- Liquor Liability/Dram Shop
- Marine Liability

Physical Damage Claims Services

- Private Passenger Auto Appraisal
- Tractor/Trailer Damage Appraisal
- Watercraft/Boat
- Specialty Vehicles
- Other Specialty Equipment
- Motor Homes
- Motorcycles
- Travel Trailers
- Other Commercial Vehicles/ Heavy Equipment
- Recreational Vehicles
- Farm Equipment
- Snowmobiles
- Appraisal Clause Disputes

Our Unique Offering

Choosing the correct outsourced provider is essential for all businesses to get right. Partnering with us means you'll have access to leading claims technology, specialist insurance professionals, and trustworthy end-to-end claims solutions. We are constantly adapting and innovating to provide our clients with quality service.

Flexible Service At Scale

We design our services to support your precise needs. That's why we offer flexible service and pricing models to provide you with the right amount of service you need to make sure your operations continue to run smoothly.

To provide a personalized service, your account manager will sit down with your team to understand your objectives, how you would like claims and adjustments managed, and if you have any special requirements. Understanding your needs allows us to tailor our services to your unique requirements and become a trusted extension of your organization.

Industry Expertise

Creating a culture where our people can grow and thrive ensures we attract and retain the very best technical talent to support our valued clients. We employ experienced claims adjusters, appraisers, and claims management professionals, with an average of over 15 years of experience.

We're proud to have one of the lowest employee turnover rates at just 7% per year. This helps us ensure we provide our clients quality service by building strong relationships over time between our individual employees and their clients.

Innovative Technology Solutions

We invest in providing innovative, secure solutions that allow us to provide swift and accurate resolutions for our clients, including:

- Claims processing platform
- Video and drone claims handling solutions
- Claims automation
- Speech analytics
- Virtual reality training solutions

What Our Clients Say



The claims handling service Davies is very positive - claims are handled effectively and efficiently allowing us to provide better services to our member school.

Public Body Client



I wanted to reach out to you all today to express mine and my team's gratitude for our claim adjuster. On July 12, 2018, one of my team members suffered an amputation of the left index finger. I knew that we needed to move quickly on this as the team member was enroute to the ER. This was our first major accident of this kind and I needed immediate response to my call.

I knew our claim adjuster was on vacation, but I also knew that she would answer my call and help me in this crisis. I reached my claim adjuster apologizing for interrupting her on her vacation. After explaining my call, she immediately got in contact with the nurse case manager. Thanks to our claim adjuster, the nurse case manager was able to go the ER to meet my team member and has been in contact since the date of injury. If it were not for our claim adjuster being there to move quickly on this case, I think we could have gone down a different path.

We are very grateful that our claim adjuster was able to take time from her vacation to help us with this team member accident.

Corporate Client





Our Coverage On A National Scale

At a time of crisis, it's important that your insureds are provided with an empathetic and reliable service to get them back on their feet as soon as possible. We provide service across the nation, so no matter where losses occur, our representatives will be close by, ready to help resolve the issue.

Our global team of more than **5,000 professionals** operates across the UK, Ireland, the US, Canada & Bermuda.



Davies US, Inc.

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