

Claims

About Us

Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines and admitted solutions.

We are a team-orientated employer, a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



Our Claims Philosophy

At Bell & Clements, we take just as much care and consideration in our claims handling as we do in our underwriting.

Every Bell & Clements client benefits from our dedicated claims team because we know that relationships don't start and end with the underwriting. We support clients all the way through, whatever happens.

Our claims team works closely with their underwriting and broking peers to ensure that when a claim is made, they have all the information and insight they need to get the claim off to the right start and keep it moving to conclusion.

When working with Bell & Clements, our clients benefit from:

- Specialised claims visits to client offices
- Designated claims handlers across all of our divisions
- Superior service through proven workflow design
- Internal peer review and claims audit function



Experience

Experience is everything in insurance and it runs through every single member of our claims team. The management team alone boasts an average of 20 years' claims experience.

Our Property Professionals have an average of 25 years' experience in:

- Residential Property
- Commercial Property
- Business Interruption

Our Liability Professionals have an average of 25 years' experience in:

- Subrogation
- Legal Professional Liability
- Miscellaneous Professional Liability
- General Liability
- Bodily Injury
- Contractors Liability

Our Transportation Professionals have an average of 20 years' experience in:

- First Party Auto Physical Damage
- Motor Truck Cargo
- Dealers Open Lot
- Garage Keepers Liability

Our Lloyd's Claims Broking team has an average of 15 years' experience in:

- Residential Property
- Commercial Property
- Business Interruption
- Subrogation
- General Liability
- Bodily Injury
- Contractors Liability

Every Bell & Clements client benefits from our dedicated claims team because we know that relationships don't start and end with the underwriting.



Our Claims Handling Authorities

Our capacity providers trust us to manage and settle claims on their behalf because they know we have the expertise and experience to settle claims fairly, quickly and with the minimum of fuss.



Carriers

Great Lakes:

- \$350,000 Property and Transportation
- \$200,000 Liability

Lloyd's Underwriters:

- \$50,000 Bell & Clements In-house Property Facility
- \$50,000 Bell & Clements In-house Transportation Facility

We also have authority on behalf of our other carriers, so to find out more please speak with our team.



Service Providers

We enjoy long-standing relationships with our network of loss adjusters, legal professionals and other experts in the claims supply chain.

We will only ever work with third parties who can match our high service standards and ethics, approach their work in a collaborative way and are prepared to deploy the right experts at the right time, regardless of the situation at hand.

We retain close oversight over and control of service providers to ensure that the service our clients receive is the same as they have come to expect from Bell & Clements. It's our heritage they are representing, and we guard that heritage jealously.



Catastrophe Event Management

We are always prepared for the worst on behalf of our clients, so we have developed a robust response to manage catastrophe events:

- Designated catastrophe Third Party Administrator plans
- Designated catastrophe manager
- Statistical analysis pre and post events
- Claims handling guides for file management

We retain close oversight over and control of service providers to ensure that the service our clients receive is the same as they have come to expect from Bell & Clements.





Education

Our people have decades of experience, but they know the world keeps moving, so they never stop learning:

- Continuing education - The Institute (US) and Chartered Insurance Institute (UK)
- State adjuster licenses (US)
- Attendance to industry classroom courses, conferences and seminars



Technology

Technology underpins everything we do, and claims management is an integral part of what we do:

- Realtime claims XML capabilities
- Claims statistics available on Bell & Clements Bridge system
- Claims system integrated with Lloyd's/London Market CLASS/ECF system



Claims Team

Our international claims team is on hand to make sure, wherever possible, that the policy in hand can respond as intended. They have a wealth of technical expertise and an in-depth knowledge of claims handling, negotiation and settlement.

The international nature of the team means that whatever or wherever the case may be, Bell & Clements can manage the claim.

Key Contacts



Luke Wheeler

Chief Claims Officer

E: luke.wheeler@bellandclements.co.uk

T: +44 (0)20 7648 4151



Carol Waugh

Claims Operations Manager

E: carol.waugh@bellandclements.co.uk



Samantha Eatwell

Claims Underwriting Manager

E: samantha.eatwell@bellandclements.co.uk

T: +44 (0)20 7337 0941



James van der Heiden

Claims Broking Manager

E: james.vanderheiden@bellandclements.co.uk

UK Office

London office:

Bell & Clements Limited

55 King William Street

London, EC4R 9AD

T: +44 (0)20 7283 6222

US Office

Virginia

Herndon, VA Office:

Bell & Clements Inc

12901 Worldgate Drive, Suite 530

Herndon, VA 20170-6012

T: + 1 (571) 283 0400

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