

# Our Claims Proposition



TOKIOMARINE  
HCC



We deliver on insurance promises. Combining deep specialist knowledge with genuine human connection, we empower experienced claims professionals to make swift, fair decisions that protect our clients when they need us most.

Where possible we remove the friction from claims handling through direct access to decision-makers, transparent communication, and continuous refinement of our processes. We provide certainty in uncertain times, standing alongside insureds and brokers with empathy, expertise and unwavering support.

We transform claims from a function into a competitive advantage that strengthens relationships and builds trust.

## Inspiring Confidence. Accelerating Progress.



### Expertise

We maintain dedicated teams by line of business, ensuring deep technical knowledge.

Our handlers have proven experience in their specialties, recognizing patterns and solutions others miss, enabling swift, accurate decisions that protect clients' interests.

Our underwriters and claims professionals are embedded across the business, ensuring that expertise and knowledge are shared in every team.



### Fairness

We assess every claim for validity, with the aim to provide a consistent and timely outcome for our insureds.

We stand alongside insureds in their time of need, providing clear explanations and exploring alternatives even in challenging situations, never forgetting the human impact behind every claim.



### Transparency

A dedicated claims handler manages your claim from start to finish. Technology streamlines the process, allowing our experts to focus on making informed decisions on your claim.

We provide proactive updates and clear explanations, ensuring brokers and insureds always understand their position and can act with confidence.



### Continuous Improvement

We actively collaborate with insureds and brokers to enhance our service, investing in technology that supports expertise.

Through education initiatives and knowledge sharing, in close partnership with underwriting, we address the market's expertise gap while continuously refining our processes to deliver better outcomes for all stakeholders.

Find out more about Claims at TMHCC on our website:

<https://www.tmhcc.com/en-us/claims>