

CLAIMS EXCELLENCE

SERVICES IN THE EVENT OF A CLAIM

In the event of a major claim, the company affected must often fight to receive the necessary insurance benefits. At Kessler, our specialists do this for you. Companies that are not (yet) our customers can, of course, benefit from this support too.

IF THE INSURER DOES NOT WANT TO PAY OUT

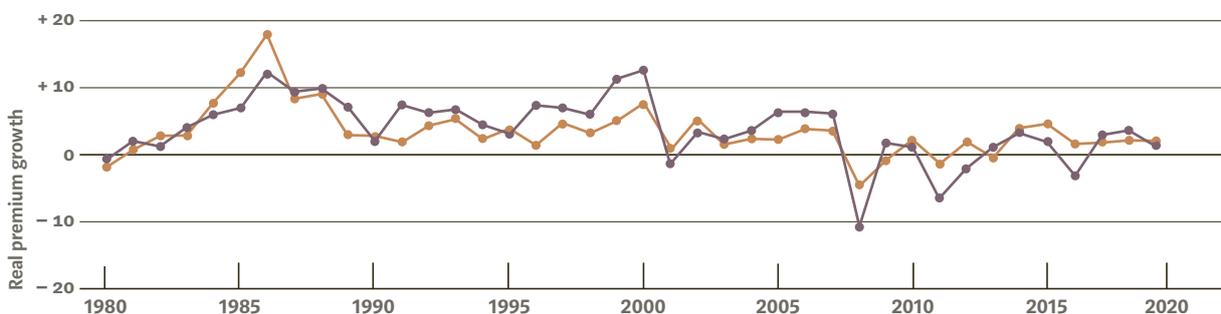
Companies in all sectors are complaining more than ever that their insurers are delaying delivery of the necessary benefits following an insured event. These owed payments often have to be laboriously negotiated through legal proceedings. This results in the loss of valuable time, meaning that in the event of a major claim, this can delay the resumption of business activities, for example.

The insurer carries out increasingly critical and hence also increasingly lengthy checks to assess whether it needs to provide insurance benefits or can withhold at least some of them.

There are four main reasons for this approach:

1. The insurer is under extreme cost pressure, caused by falling premiums and greater competition on the saturated market.
2. The highly-fluctuating financial markets hamper capital investment for insurers, reducing their earnings.
3. The legal and technical conditions that the insurers are subject to are becoming increasingly demanding.
4. Due to globalization and regulation, many companies have increasingly complex structures, products and sales channels etc., which increases their claims against the insurer.

REAL PREMIUM GROWTH ADJUSTED FOR INFLATION



● Europe (Total)
● World (Total)

Source: sigma world insurance database
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In the long term, insurance premiums are sinking, represented here in the areas of life and non-life business in Europe and the world. The result: The insurers save with their benefits.

The longer it takes before the insurance benefits are delivered in the event of a major claim, the greater the threat to the existence of the company in question. Payments often need to be pre-financed in order to limit business downtime and prevent the business from failing completely. This situation especially overburdens companies that have previously opted out of the insurance broker's services or where the insurance broker is not able to manage such cases. This is where Kessler comes in.

EVEN IF YOU ARE NOT (YET) OUR CUSTOMER

Our customers benefit from the know-how of the specialists at Kessler, who represent their interests vis-à-vis the insurer and deal with the claim settlement. Companies who are not (yet) customers of Kessler can of course also make use of these services. Our services include:

- No-obligation analysis of the liability and coverage situation
- Creation of a solution concept
- Conducting of negotiations with the insurer
- Financing of legal proceedings if necessary

In the event of large, complex claims, the evaluation and definition of insurance benefits as well as the enforcement of said benefits upon the insurer are particularly challenging. This is one of Kessler's core competencies. Our experience in the area of special risks and liability is extremely important in this respect.

The emotional dimension of an insured event should not be neglected, as the employees, members of the

company management team and the administrative boards are also always personally involved. The situation is especially delicate if people have come to harm.

The decision makers of companies affected don't just rely on their personal contacts at Kessler when faced with drastic situations.

ACT FAST

In the event of a major loss, fast, well-considered action is required. The better we know your company, the more effectively we can intervene and support you, and the stronger our joint position is in relation to the insurer.

So contact us as soon as possible. It'll be worth it.

INTERESTED? CONTACT US.

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ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits consulting. We advise over 1,000 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic sectors, our highly qualified staff and our leading market position, we contribute significantly to the long-term success of our clients. As a reliable partner, we inspire our clients and open up new perspectives through the safe and successful management of risks. Founded in 1915, Kessler has 300 employees working at its headquarters in Zurich and its other sites in

Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen and Vaduz. As the Swiss partner of Marsh since 1998, we are part of a network with specialists in all areas of risk management and great experience in handling global insurance programs. Marsh, the world's leading insurance broker and risk advisor, operates in more than 130 countries and is part of Marsh McLennan (NYSE: MMC).

Further information can be found at www.kessler.ch, www.marsh.com, www.mmc.com.