

# Claims Management

When claims are too complex to manage effectively, they often require a greater level of technical expertise, including an understanding of insurance contracts, and superior skills in negotiating with the insurance market.

As an integral part of Marsh in Asia's risk control service, claims units offer clients essential assistance in the management of insured and self-insured claims.

Marsh is the leading provider of professional claims consulting services. Its systems and procedures ensure that its clients' interests are protected and that insurers' requirements are met.

The Claims Consulting Practice, which is located across Asia, not only has in-depth knowledge of insurance market practices, but also has the ability to develop solutions to unique issues that are a feature of the industry. It also has the expertise and experience required to provide claims consulting services to clients who suffer major losses and insurance claims.

Marsh claims professionals perform the following functions:

- Maintain claims files;
- Provide necessary on-site support;
- Maximise payable claims under the insurance policy in the most efficient and professional manner, and ensure prompt settlements;
- Assist in claims preparation;
- Review claims submissions to assure that all appropriate costs are being included in the claim;
- Undertake claims recording and statistical analysis to assist the client's management team to analyze factors affecting losses, pinpoint areas of concern, take necessary action to minimize loss, and contain premium costs;
- Maintain historical database of all open and closed claims, and provide updates as required; and
- Assist with the selection and evaluation of third-party claims service providers.

