

# Complex Claims Advocacy

Latin America & Caribbean

**When claims are not straightforward, or when the complexities of coverage and the subject matter cause difficulties in moving the claim forward, WTW has a team of specialist Claims Advocates who are experts in negotiating difficult, complex and contentious claims and in managing the settlement process.**

## WTW Complex Claims Advocacy

What may represent a “catastrophic” loss event for one client is not necessarily going to have the same impact on another – each business is different, and for that reason our claims response is tailored to respond to the needs of each individual client.

Whether you need help with interpreting the extent of the coverage on offer from your insurers, understanding what your obligations are post-incident to try and mitigate your loss, assistance in preparing your claim estimate for insurers, or just having somebody to stand alongside you when dealing with your insurers’ appointed loss adjuster or other experts; we will be able to provide the tailored advice, support and guidance that you need to help navigate through the claims process.

If required, a dedicated WTW Claims Advocate can be deployed to the loss location to assist you following the incident, becoming an integral part of your risk management and response team.

We will engage with your insurers and their representatives throughout the claims process and, in conjunction with the WTW claims handlers, will ensure that progress is being made as it should be; helping you to achieve the best possible settlement from your insurers at the end of the claim process.

Our Regional Claims Leader for Latin America & Caribbean will have oversight of all major and complex losses in the region and will work with our in-country claims specialists to maximize efficiency and undertake negotiations with your insurers as required.

If you wish to avail yourself of the services of our Complex Claims Advocates, please note that we reserve the right to charge additional remuneration which will be based on a fixed rate per person, per hour, plus the reasonable costs of travel, accommodation and subsistence for the duration of the assignment.

WTW’s Complex Claims Advocacy service includes, but is not limited to:



Creation of claims handling protocols, to establish how claims will be notified and managed under your policy/policies (to be agreed by all stakeholders).



Post-incident assistance in evaluating the nature and extent of loss.



Providing guidance and advice regarding the claims process.



Assisting client with loss mitigation and disaster recovery protocols.



Policy coverage analysis - providing guidance to client (NOTE: coverage determinations will always rest with insurers).



Visits to the loss location, meetings with client and (re)insurers’ representatives.



Negotiating with (re)insurers to achieve the best possible settlement.



Active dispute resolution management, should any issues arise.



Assist client with prompt payment of claim, including guidance and advice around the pursuit of any uninsured losses (if required).



## WTW Claims Consulting Services

We can offer a number of value-added consultancy services, for an additional fee, to assist you in your insurance risk management and claims response preparedness, including the following:



### **Disaster/major loss scenario response**

**planning:** Planning and preparedness are critical to any risk management process. Why not consider stress testing your insurance policy, your response and ours? We can also involve underwriters, the nominated loss adjuster and other parties in a simulation to try and identify any potential issues before they arise in real claim situation. This would take the form of a workshop session.



### **Pre-loss Preparedness Assessments:**

Based on the outcome of the loss scenario exercise(s), the next step is to work together to evaluate complexities of the business and create catastrophe response plans and enhanced claims handling guidance.

## For more information, please contact:

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### **About WTW**

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at [wtwco.com](https://www.wtwco.com).



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