

Property Claims Management



Gallagher Bassett (GB) is a global third party claims administrator specialising in the management of claim portfolios across a diverse range of insurance classes. Gallagher Bassett manage claim programs from below deductible facilities through to complete outsourced environments both in Australia and overseas. Each year GB manages in excess of 5,000 property claims were managed on behalf of government departments, major Australian insurers and major UK syndicates.

Gallagher Bassett has a national team of property claims specialists managing domestic and commercial portfolios. We have managed diverse property claims portfolios for various stakeholders arising from some of Australia's largest catastrophic and crisis events.

Why choose GB

Given our exposure to below deductible facilities, we are particularly conscious of the relationship between the insured, the underwriter and the broker. GB ensures that appropriate communication channels are established and maintained as soon as we are appointed.

While the function and responsibility for the claims handling process is outsourced to Gallagher Bassett, the client retains control of the services through a pre-agreed Service Level Agreement.

Our experience includes claims involving the following categories:

- accidental loss / damage
- impact damage
- storm damage
- machinery breakdown
- commercial property
- ISR
- fire
- burglary
- water damage
- landlord claims.

The GB approach

We design our claims units with a focus on achieving:

- control and reduction in average claims cost
- agreed customer service standards
- quality reporting
- capacity to meet changing volumes
- professional outcomes by professional people in a professional environment
- intimate understanding of our client's requirements and end-customer relations
- pro-active communication with all stakeholders
- monitoring and reducing fraud
- cost effective, proactive and credible dispute resolution mechanisms
- 100% compliance with relevant Commonwealth and State Statutes and Acts
- comprehensive support 24/7, with claims management information systems web-accessible (RISX-FACS®).

Our results

- catastrophe response claims unit for major insurer – 10,000 flood claims were received and resolved
- catastrophe response - Christchurch earthquakes 2010 & 2011 - 150 staff, more than 300,000 claims
- reduction in portfolio liabilities on major insurer scheme by \$10 million
- claims unit call responses in excess of 95% grade of service
- policy, leakage, reserving audit results consistently exceeded 95% compliance.

Major Property Portfolios

- CBD power outage – 10,000 claims / savings of \$300 million
- diesel contamination – 26,000 claims
- construction company liquidation – \$8 million
- fuel contamination – 40 staff, \$23 million
- NZ Offshore claims unit – (earthquake / landslips) 7,000 annual claims.

For more information about how Gallagher Bassett can offer the best solution for your organisation, please contact us.



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