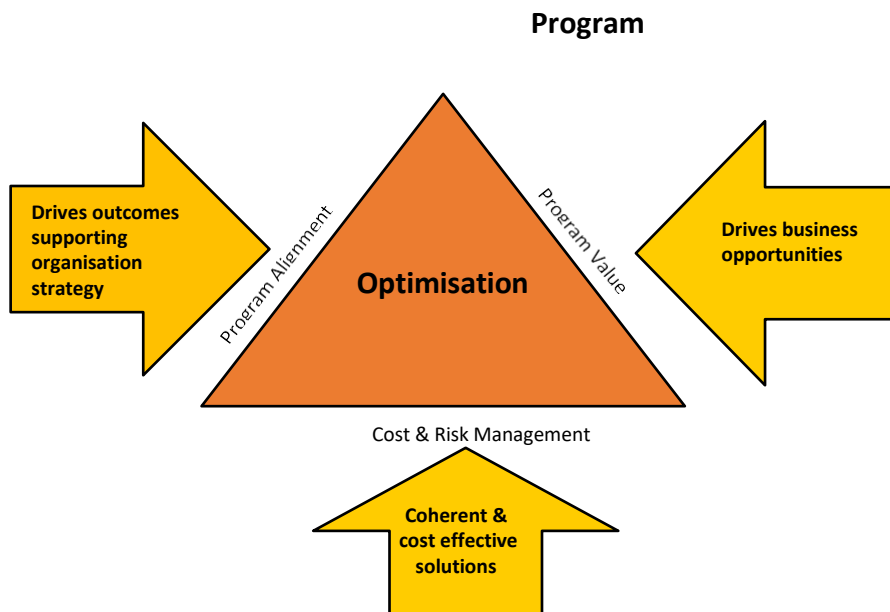


## Acclaim Insurance Brokers Pte Ltd

In today's rapid pace of disruptions to businesses, the only approach that one needs to take to stay relevant is to evolve or challenge the norm. Otherwise, the survival of one's business may be threatened. There are examples over the last decade where great companies either become stronger as they challenge the status quo or are no longer in existence.

Challenging status quo brings with it new risks. At Acclaim, we have been helping our clients to take advantage of risks transfer solutions as a business enabler to charters into new waters with greater confidence. This is by using structured risks solutions to enhance their return on investment and ultimately shareholders' value. We call this **Program Optimization**.



Many of our clients were able to optimize their risks transfer program with well-structured solutions to not only help de-risk their operations but also supports their strategic vision and goals. For examples:

- Corporate Governance - A well-structured solution that allows control with maximum cost effectiveness. It provides seamless as well as consistent protection across multiple businesses and territories. Enabling businesses to continue to expand its territorial footprint.
- Growth through Acquisitions - Helping clients to close the gap with potential sellers on their acquisition deals
- Overseas Investments - Concern with political violence and changes in governmental regulations affecting investments in a foreign country
- Sales strategy - Using structured solutions to complement sales initiatives as a key differentiator

Of equal importance is the service delivery in the unfortunate event of a loss. This is when the Acclaim **Claims Advocacy Model** is called into play. The two main pillars of this Model are:

- Claims Management
- Claims Advocacy

It is a methodical approach on how we managed the claim and advocate for our clients to achieve the best outcome for them. One such examples is as follows:

One of our client with operations in the Philippines, suffered serve losses in 2013 when Typhoon Haiyan (also known as Super Typhoon Yolanda) hit the country. Our claims team working with closely the client together with our local network partner:

- Managing the claim every step of the way to ensure all necessary actions were taken to preserves their rights under the policy as well as submission of documents an d working with numerous parties.
- Advocating for the client with insurers on coverage interpretation between local and international placement.

There were apparent difference in interpretations by local insurers concerning the loss but we were able to advocate successfully a settlement beyond that expected by the client through our advocacy approach.

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