

CLAIMS

Insurance companies repudiate losses resulting from civil unrest and riots; but reputable ones like Alpine Insurance Brokers very professionally facilitate compensation of its clients to keep them indemnified.

We have massive accounts with corporate institutions and government departments that we have effectively managed over the years.

We oversaw the compensation of Mombasa Municipal Council after they lost a fire engine, a truck and most of their engineering equipment through riots sparked off by hawkers. Horrific as the events and losses were; we needed to be there to restore sanity, civility and calmness in Mombasa, and have the council run its operations as routinely as its residents anticipated

Claims is one area that requires full attention as this is the basis one has to take insurance. Here we have a full time manager who has to be mandated to;

- i)Keep record of all policy statutes as required in every class and therefore pin every underwriter to his contractual terms.
- ii)Follow through the process on matters of claims, notification, assessment, adjudication, and expedition in good and agreed period. We intend to do this by having one such person for the job.
- iii)Assess progress of the expedition of claims as per the contractual terms and aggressive pursuing for satisfactory performance.
- iv)Enhance on training guidance to our clients facilities to avoid unnecessary loss that can be avoided hence reduce strain of both underwriter and port facility.
- v)Ensure proper and efficient claims administration by coordinating prudent requirements between the port authority and the selected underwriter.

Within the Human resource capacity available we shall analyze, review and scrutinize the policy document and any endorsements therein, and if the entire policy document is found to be satisfactory, such document shall be deposited with the client not later than 15 days of inception.

Being a broker of choice we shall arrange for immediate placement of risks with insurers/co-insurers and undertake periodic technical rating of such insurance/co-insurers and advise the client accordingly.

This will involve in ensuring that some insured under policies shall be adjustable accordingly by suitable means at the discretion of the client and negotiate with qualified underwriter any other pertinent aspects of the policy that may arise during the term of the policy, that may include advise on suitable sources and options for premium financing of favorable terms and conditions.