

What can Members expect?

Members' dealings with the Club, both in general terms and specifically on underwriting, claims and loss prevention matters



SERVICE COMMITMENT

GENERAL

- Our dealings with you will be conducted with integrity.
- We will strive to maintain the Club's leading position in terms of influence and innovation and be prepared to embrace change.
- We value feedback on our performance and will deal with it constructively and promptly. We will also actively seek your feedback on a sample of claims.

UNDERWRITING

- We will charge you a fair, transparent and competitive rate for the risk you bring to the Club.
- We will provide you with a comprehensive explanation of the risks covered by your entry.
- We will make available to you Certificates of Entry and other documentation within 24 hours of confirmation of entry.
- We will reply to all enquiries with the Club within 24 hours of receipt.

CLAIMS

- We will give you, as soon as it is possible to do so, an assessment of the likely result on a claim, together with an indication of the cost of achieving that result. We will then work with you to resolve the claim.
- We will reimburse authorised claims within 10 days.
- We will provide you with an explanation of any items of a claim not recoverable from the Club.
- We will make your claims information available to you via the website and will work generally to increase the information available to you via the web.
- We will estimate the claim on your record on the "most likely financial outcome" basis.

LOSS PREVENTION

- We will provide you with loss prevention advice in order to minimise your claims exposure.
- We will, at your request, review your claims experience, produce a report and review the findings with your insurance and operations staff to identify claims trends and suggest loss prevention solutions.
- We will give you prior notice before one of the Club's ship inspectors visits your ship and will provide you with a copy of their report.

One of the service initiatives agreed by our Board in the Club's current Corporate Plan is a service commitment. The terms of this commitment are set out above.

The service commitment is intended to set out what Members can expect from the Club, in terms of their dealings generally and on underwriting, claims and loss prevention matters specifically. It provides Members with a benchmark against which they can compare the service they receive. The commitment has been put together based on feedback received from Members on what is important to them in their dealings with the Club. Some of the commitments, for instance payment of claims as quickly as possible, have long been regarded as important. The commitment is to make reimbursement within 10 days of authorisation.

Others reflect more recent feedback. A notable example concerns loss prevention advice. The Club has recently received requests to assist Members in

understanding and managing the risks generating claims on their record, and an item in the service commitment covers this aspect. The Managers intend to review the service delivered by the Club with each Member over the next twelve months. Action plans will be agreed to ensure each Member is receiving the standard of service to which they are entitled.

The Managers will proactively seek feedback on the quality of the Club's claims service (including the service provided by suppliers employed on Members' behalf and their overall satisfaction with the result of the claim).

We welcome any comments you have on the commitment, either in terms of the service you receive or on the terms of the individual commitments themselves. Please direct your comments either to your usual contact at the Club, or alternatively to Andrew Jones, the Chief Operations Officer (email andrew.jones@thomasmiller.com).