



Asia / Global Claims/ Marine

## Marine Claims: Getting you from stop to go

A promise. That's what a Marine policy is. Our promise is to investigate, manage and resolve your covered claim so you can get back to business as quickly as possible.

### From stop to go

Our purpose is to help our clients get back to business. To do that, we follow three guiding principles:

#### Focus on talent. Focus on you.

Our experience and expertise helps us understand our clients' businesses and needs. We put that to work by focusing on you. We collaborate to find the best solutions on even the most complex claims. We partner with clients and brokers. Expert specialists, too, when we need more muscle. We know that one-size doesn't fit all – together we'll find the right size solution for our client needs.

#### Global + local

We empower our local teams and support them with a global infrastructure enabling us to deliver consistently superior service wherever and whenever we're needed.

#### Excellence always

Clients get to know us early on and know who to talk to. We are always actively searching for new and better ways to be more effective and efficient in delivering great service. We don't settle for anything less.

### Marine Claims: Our talent. Your team.

Our Marine Claims team leads the Asia market on major and complex losses, with extensive knowledge and experience.

- We understand your business and the importance of protecting your reputation in the handling of claims
- We have extensive experience handling all types of marine claims from hull, cargo, ports and terminals, war and liabilities
- The Marine Claims team provides highly rated services to brokers and clients alike, and through our close working relationship with underwriting, offers a fast and flexible approach to the varied losses we handle
- Collectively, our experience covers claims of varying complexity, with the team having handled numerous major marine losses across multiple jurisdictions
- Our dedicated in-house Claims team is based in Singapore, Hong Kong and Australia, and we are able to utilise our Claims colleagues in other offices around the world

### Our goal

Provide consistently superior service. Wherever and whenever needed. Just like we promised. It's about our clients and that's just good business.

**“They are quick to respond. They have a positive attitude and they assist where they can.”**

Marine broker

## Meet your Marine Claims team

At AXA XL, we work closely together with other AXA teams around the globe to provide you and your client the most holistic service and relevant solutions.

The following contacts manage claims arising from AXA XL policies.

### Singapore

#### **Cedric Declercq**

Claims Practice Leader & Manager, Specialty, Asia Pacific  
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Cedric joined the company in 2012. He provides direction and oversight on the major and complex losses emanating from the Asia Pacific Specialty portfolio (Marine, Aviation, Energy, Art, Specie & Bloodstock, Crisis Management, A&H, PRCB). Cedric has held various marine claim positions with a major French mutual in France, London and Singapore and has been involved in a considerable number of specialty losses. Prior to joining the insurance industry in 2004, Cedric worked with a major shipowner in Belgium. Cedric holds a LL.M. Maritime Law and speaks fluent English, French and Dutch. He is an Associate Member of the Association of Average Adjusters and is based in Singapore.

#### **Cherie Koh**

Senior Claims Specialist, Specialty  
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Cherie joined AXA XL in 2018 and is currently responsible for handling Marine Hull, Cargo and Liabilities claims. Prior to joining AXA XL Cherie worked with a number of international (re)insurers where she handled claims across multiple product lines. She has strong knowledge and extensive experience of managing claims within Asia. Cherie has also worked for one of the leading global marine claims and settling agencies in Singapore, which included a year's secondment working in the London market.

#### **Jazryl Sim**

Senior Claims Specialist, Specialty  
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Jazryl joined AXA XL in 2019 and has over 9 years' claims experience in the insurance industry. She was formerly with a reputable marine broker in the local market and has extensive exposure in handling claims for a wide variety of lines of business, being Marine Hull, War and Liabilities and other non-marine classes. She is currently handling Marine claims alongside Aviation, Crisis Management and Accident & Health. Jazryl speaks fluent English and Mandarin and is based in Singapore. She is a Senior Associate Member of the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) and is based in Singapore.

#### **Audre Teo**

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Audre joined AXA XL in July 2021 and has 7 years' claims experience in the insurance industry. She was formerly with a Lloyd's syndicate in Singapore and has exposure in handling claims for a wide variety of lines of business, being Marine Cargo, Hull, Pleasure Craft, Specie, Energy and other non-marine classes. She is currently handling Marine Hull and Energy claims. Audre speaks fluent English and Mandarin and is based in Singapore.

#### **Siew Ping Lim**

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Siew Ping started her career with the Maritime & Port Authority of Singapore where she developed a strong background in Marine Insurance and subsequently worked as a marine claims handler for a number of competitors prior to joining the company in 2014. Siew Ping currently handles a variety of marine claims including Marine Hull, Cargo, Pleasure Craft and Ports & Terminals as well as Fine Art & Specie Claims. Siew Ping is an Associate Member of the Association of Average Adjusters, speaks fluent English and Mandarin and is based in Singapore.

## Hong Kong

### Ashley Loke

Senior Claims Specialist

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Ashley joined AXA XL in January 2022 and is currently handling Marine Cargo claims. She has almost 20 years of industry experience which includes 4 years in logistics and supply chain management and 6 years of project management experience in the maritime and offshore industries. Prior to joining AXA XL, she was handling and heading up the subrogation department in a global marine claims management company for more than 4 years. She holds a Master of Science Degree in Maritime Studies from Nanyang Technological University as well as a Bachelor of Civil & Structural Engineering degree and a Master of Civil & Environmental Engineering degree. Ashley is proficient in English and Mandarin and is based in Singapore.

### Lucy Wong

Claims Manager, Specialty

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Lucy joined the company in 1994 and is currently responsible for the management of the Hong Kong marine cargo and liability claims portfolio as well as the management of the marine global program claims for Asia. Lucy has over 27 years' claims experience in the insurance industry and has been involved in a wide variety of lines of business such as Marine, Property, Construction, General and Product Liability. Lucy holds a MBA and Graduate Diploma in Insurance. She is a Certified Insurance Professional and Fellow Member of ANZIIF. Lucy speaks fluent English, Mandarin and Cantonese and is based in Hong Kong

### Jessie Ho

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Jessie has worked in the marine insurance industry over 22 years. She currently handles marine hull, cargo, FFL claims for Hong Kong as well as marine global program claims for Asia. She also has relevant experience in property and casualty lines. Jessie hold a High Diploma of Insurance Study, a Bachelor of International Business and ANZIIF Senior Associate. Jessie is a native Cantonese speaker and also is fluent in English and Mandarin.

### Jay Chung

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Jay has joined the company in 2005. he currently handles marine hull and cargo claims.

Jay holds a Bachelor of Financial Services, Higher Diploma in Insurance and ANZIIF Senior Associate.

### Rex Fok

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Rex is an experienced claim handler with keen interests in the marine field, joining AXA XL's Specialty claims team in 2020.

Prior to joining AXA XL, Rex started his career with Charles Taylor Consulting, providing claim handling services of marine cargo and recovery for various leading insurers in the market. He then switched to Panalpina handling their freight forwarder's liability claim in APAC including cargo damage, property damage and personal injuries.

Rex holds both degree in Law and Shipping Technology & Management. He is also a native speaker of Cantonese and fluent in both English and Mandarin.

## Australia

### Margaret Dewes

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Margaret joined the company in 2017 and is responsible for the management of the Australia Marine and Energy book. Margaret commenced her insurance career in 1990 as an average adjuster and has held since various regional claim positions with a number of global insurers in the Australia market. Margaret brings with her a wealth of experience having dealt with a variety of marine risks including Commercial Hull, Pleasure Craft, Liabilities and Cargo. Margaret is based in Sydney.

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