



Global claims case study

Collaboration with primary insurer makes all the difference

2016 Case File: Excess liability insurance

What happened?

Backyard swimming pools are great on a sweltering summer day. We all know that drinking and driving don't mix, but you might not know that drinking and swimming can be dangerous as well. That is what happened when the plaintiff consumed a copious amount of alcohol before diving into his backyard swimming pool in Toronto, Canada. He hit his head and suffered serious injuries. The plaintiff sued the manufacturer of the swimming pool for USD 11M in damages.

AXA XL Responds

Our insured, the pool manufacturer, was in Hong Kong. They had been notified of the lawsuit against the company but had very little knowledge of the claim. The insured's local Hong Kong broker pressed the primary insurer to investigate the incident. The primary insurer had little connections and no claims network in Toronto, Canada. Instead, the primary insurer reached out for assistance from the excess insurer – AXA XL.

Because of the serious nature of the claim, our Claims team in Hong Kong wasted no time to connect with our team in Toronto. Through this collaborative approach we were able to leverage our global network to quickly obtain recommendations for both defense counsel and a specialist loss adjuster, based on our own experience in Toronto. We were then able to share this information with the primary insurer's Hong Kong office, so they could decide how to proceed.

The primary insurer took up the recommendations, however it quickly became apparent that communications between the defense counsel in Canada and the primary insurer were not working as well as could be.

Seeing an opportunity to further assist the Insured, and despite only being the excess insurer, we called on their experience in coordinating with claims offices and vendors across time zones and language barriers, and jumped in to help resolve the communication issues – by liaising directly with defense counsel.

Our handlers subsequently provided both the primary insurer and the broker with the latest developments by telephone and email. Often this meant people working late into the night to ensure that information was received during the client's working day.

Resolving the Claim

While the underlying claim is still ongoing, as a result of going above and beyond our obligations as the excess Insurer, and effectively driving this case forward when really that was the responsibility of the primary carrier, at renewal AXA XL ultimately won the whole Commercial General Liability tower for this Hong Kong client and its Canadian subsidiary. This demonstrates how our collaborative approach to claims handling, along with our ability to leverage our global reach and local adaptability, help ensure our clients receive the best possible level of service. Furthermore, if we see that a client potentially needs assistance on a claim – even if it's not our primary responsibility - we are always prepared to go the extra mile to assist.

Please note that the case referred to in this text was an XL Catlin claim. XL Catlin is now part of AXA XL, a division of AXA.

Teams from AXA Corporate Solutions, AXA Matrix, AXA Art and XL Catlin collaborate to provide you a seamless experience. Please know that the products and capacities listed here are just one part of our offering. Your usual contact will be able to talk with you about the complete AXA XL Insurance offer to help you deliver the most relevant solution for your client.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details. AXA XL is a division of AXA Group providing products and services through four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle and AXA XL Risk Consulting. In the US, the AXA XL insurance companies are: AXA Insurance Company, Catlin Insurance Company, Inc., Greenwich Insurance Company, Indian Harbor Insurance Company, XL Insurance America, Inc., XL Specialty Insurance Company and T.H.E. Insurance Company. In Canada, insurance coverages are underwritten by XL Specialty Insurance Company - Canadian Branch and AXA Insurance Company - Canadian Branch. Coverages may also be underwritten by Lloyd's Syndicate #2003. Coverages underwritten by Lloyd's Syndicate #2003 are placed on behalf of the member of Syndicate #2003 by Catlin Canada Inc. Lloyd's ratings are independent of AXA Group. Not all of the insurers do business in all jurisdictions nor is coverage available in all jurisdictions. Information accurate as of November 2018.

AXA, the AXA and XL logos are trademarks of AXA SA or its affiliates
© 2018 AXA SA or its affiliates