

Outsourcing Service Proposal



We handle claims

Outsourcing Service Proposal

Dear Sir or Madam,

This is to propose a business cooperation with our company SIA "BICM" (Baltic Insurance Claims Management Ltd).

We have reliable history in insurance industry and employ professionals with up to 20 years worth of experience in the sector, as well as young generation staff.

Our core activity is independent claims handling in the areas of:

- Motor & Auto insurance claims
- Marine & Transportation (MAT) claims
- Commercial and Private Property insurance claims (PI)
- General and Product liability insurance claims
- Accident and Health insurance claims
- Recoveries related to insurance claims

We are the official correspondents for Crawford & Company in Baltic states—Latvia, Lithuania and Estonia, and correspondents for foreign insurers for accidents in Latvia and abroad.

Our work experience includes successful occasional cooperation with more than 200 European companies, including Van Ameyde, Tryg, Länsförsäkringar, Generali Group, Euro Insurances, Churchill, Direct Line, UNIQA, Allianz, Amlin, Lloyd's, Chubb, Fortis, and majority of IG of P&I Clubs.

During three years period until 2015 year various mergers of insurance companies within Baltic states market we have provided full claims management for PZU Lietuva Latvian and Estonian branches as independent outsourcing claims handling service center.

Our services are wide ranging and include claims administration, survey, expert appraisal, consultancy, legal advise and fiscal representation.

We offer services in non marine and marine areas of insurance market at competitive and flexible rates. We aim expanding into adjacent areas of business.

Our international working language is English and we have multi language staff who can freely speak and write in Estonian, Latvian, German and Russian.

BICM has no binding agreements with local insurance companies and is ready to offer claims management services on independent outsourcing basis in Baltic states.

BICM is the local market niche leader in providing fully independent claims handling service as outsourcing company including mass insurance products.

Should you be interested mutually beneficial scenarios of cooperation with our company we would be pleased to answer all your questions.

Thank you for your time.

Yours faithfully,
Natalia Dorofejeva



Country Manager Latvia
Area Coordinator Baltic States

Cooperation Benefits



Outsourcing advantages

- ✓ Long term cost saving
 - + competitive and flexible rates
 - + space and capacity management
- ✓ Cost restructuring
 - + focus on core business processes
 - + time and human resources saving management
- ✓ Quality improving
 - + access to experience and know-how
 - + transfer of risk



Independent

- ✓ On site attendance
- ✓ Events evaluation
- ✓ Loss assessment
- ✓ Loss adjustment
 - + vehicles
 - + property
 - + marine
 - + cargo



Comprehensive

- ✓ Mass insurance products claims handling experience
- ✓ Professionals in insurance sector since 1996
- ✓ Cooperation with world's leading loss adjusters
- ✓ Correspondents and claims representatives for foreign companies



Accessible

- ✓ Multi-line call management
- ✓ Working languages:
 - + EN, LV, RU
 - + EE, LT, DE
- ✓ Registered offices in all Baltic states



Proficient

- ✓ Handling major types of claims:
 - + motor GC/4D
 - + third party liability
 - + contract liability
 - + marine
 - + transportation
 - + cargo
 - + property
 - + product liability
 - + purchase
 - + health
 - + accident



BICM Partners

