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Commitment to our core values of integrity, transparency and responsiveness forms the basis for lasting relationships that are especially valued by our clients in these challenging times.

## RELATIONSHIPS & SERVICE



Our commitment to service extends from the inception of a relationship through the final claims payment, as our underwriters, actuaries and claims teams work together to deliver superior service to our clients. We pride ourselves on our high account retention rates as we strive to meet, and even anticipate, the needs of the clients with whom we have cultivated strong relationships built on integrity and responsiveness. Internally, we are supported by a robust shared services organization that allows us to deliver efficient and scalable services to our diverse client base.

We seek business partners that similarly value disciplined risk management and then work closely with them to provide a consistent and transparent approach to evaluating and underwriting their exposures. Long-term working relationships and extensive analysis of exposure and claims data allow us to develop insights into each client's specific risk management challenges and opportunities in order to provide our clients with customized solutions. While the application of our global claims standards and practices leads to more timely and consistent claims settlement, we also believe that our proactive, collaborative and flexible approach to claims management is critical to building successful partnerships with our clients.

