



Delta Insurance Claims Team

Claims management is where the rubber hits the road and we see this as an opportunity to deliver exceptional customer experiences. All claims are managed locally by our team of claims handlers, who have an average 15 years' claims handling experience in the New Zealand market. Delta deliberately keep staff levels high and caseloads low so that our claims team have time to promptly and comprehensively deal with claims as they arise. Our philosophy is to find solutions to customer problems, even if it is not a traditional insurance approach.

OUR CLAIMS PHILOSOPHY

A TRIPARTITE COLLABORATION



Insured customer
Insurance broker
Delta Insurance

PROBLEM SOLVERS



Individualised response
Understand commercial realities
Not only about paying the claim

100% LOCALLY HANDLED



Local claims
handling
authority

CLAIMS EXPERTS



Inhouse legal expertise
Minimum 10 years experience
Commercial focus

CUSTOMER FOCUS



Easy to
lodge claim
Direct access

LEGAL FLEXIBILITY



The right
lawyer for
the right job

HOT LINE



Free one hour
consultation on
employment disputes

STATISTICS

75% OF CLAIMS ARE ACKNOWLEDGED ON THE SAME DAY



2 HRS FASTEST CLAIM PAID



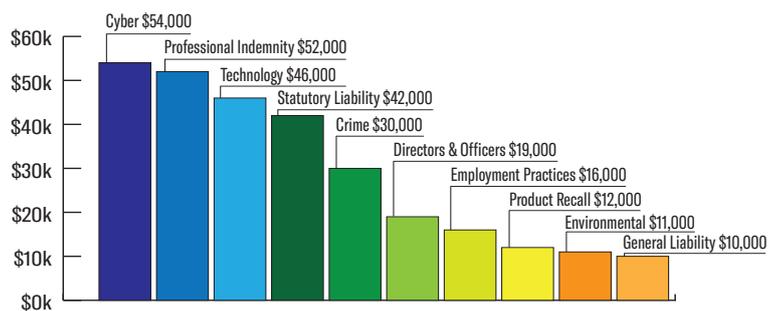
Defence costs

46% OF A CLAIM COST IS SPENT ON DEFENCE, REGARDLESS OF FAULT

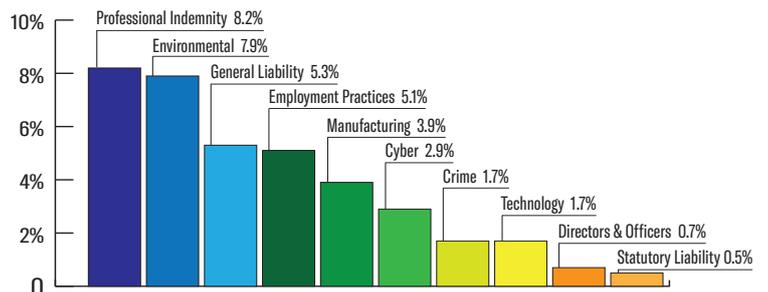


\$46,000 AVERAGE SPEND ON LEGAL FEES IN COURT CASES

Average claim payment



How often a policy is claimed on



The information contained in this document is for illustrative purposes only and does not constitute advice. Coverage offered by Delta is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at February 2021.



CLAIMS TEAM

15 YRS
AVERAGE CLAIMS
EXPERIENCE
WITHIN TEAM



Petra Luciola
Group Claims
Manager



Sharna Garbett
Senior Claims
Handler



Fleur Goodyear
Senior Claims
Handler



Antonio Prgomet
Claims
Handler

CLAIMS SCENARIOS

Scenario #1: Claim for an IT company

We were the lead insurer on a primary PI policy for an IT company. Our insured carried out a data migration from an old to a new IT system for a large New Zealand organisation. Problems arose during the implementation of the new system, and the insured's customer threatened to bring a claim for liquidated damages under the contract and also threatened not to pay the insured's fees.

We were notified, and were informed that the contract needed to be renegotiated in order to get the project back on track and implemented with the minimum possible delay. Policy response was complex, as liquidated damages would only be covered to the extent that ordinary damages would have been payable, and although fee refunds were covered, fee waivers were not.

It was clear that without urgent action, the situation was likely to get worse for all concerned. We arranged to urgently meet with the insured, the broker and our co-insurers to agree a way forward. We established that the insured's customer was seeking to impose a more onerous liquidated damages clause in return for renegotiating the contract.

We agreed with our co-insurers to appoint specialist technology dispute resolution lawyers to work with the insured and assist them with renegotiating their contract in a way which minimised their future risk. This included a waiver of some fees and a more reasonable liquidated damages clause. We agreed to pay the fee refund sublimit under the policy to assist in resolving the dispute with the insured's client. The result was that the project was successfully brought back on track and considerable losses were avoided, for the benefit of both insured and insurers.

Scenario #2: Claim for an Architecture firm

Delta was the lead insurer on a primary PI policy for a firm of architects. Our Insured was engaged to design and project manage a large commercial building. During the construction phase, the Insured's client had a changeover of key staff and various issues arose during the design of the building. Threats were made against our Insured that litigation would commence against them and they stopped paying their bills.

The allegations against our Insured were weak and it was quickly determined that any claim against them would likely fail. However it was also determined that significant legal costs would be incurred in defending such a claim. Our Insured was left out of pocket due to unpaid fees and given the high public profile of these clients, our Insured was also concerned that their reputation would be brought into disrepute should proceedings commence, and they would lose future work.

Delta determined to resolve the matter quickly and looked at negotiating a deal with their clients rather than spend money on legal defence costs. Delta also obtained legal advice for the unpaid fees to ensure any work that they continued to undertake would be paid for.

By taking a non-traditional approach to the claim, Delta resolved the claim for less than the necessary legal defence costs (for what was a largely meritless claim), ensured full payment of all fees, and helped to preserve their client relationship and their reputation in the market. This also allowed the Insured to get on with designing buildings rather than having to deal with a lengthy litigation process. Although this approach doesn't work all the time, Delta applied their expertise, pragmatism and communication skills to work through a satisfactory outcome for all parties.