

## Facilitating fair resolution with the Ombudsman

### Client Challenge:

An insurer faced a claims dispute with their policyholder that escalated to the Ombudsman. The Ombudsman required an independent expert report to determine the cause of the damage and resolve the case. However, tensions between the insurer and policyholder made direct engagement difficult, and a third-party intermediary was needed to manage the process impartially.

### Our Approach:

SX3 stepped in as a neutral intermediary to facilitate the process effectively. Our actions included:

#### Understanding the Client's Position:

- ▶ Held initial discussions with the insurer to clarify their position and understand the requirements outlined by the Ombudsman.

#### Managing Independent Expert Selection:

- ▶ Sourced a shortlist of three independent surveyors from our trusted network, ensuring no prior relationships with either party.
- ▶ Addressed the policyholder's concerns by sourcing an additional three experts, from which one was mutually agreed upon.

#### Coordinating Joint Instructions:

- ▶ Drafted a comprehensive letter of joint instruction for approval by both the insurer and the policyholder.
- ▶ Secured agreement on fees, timelines, and the process for keeping both parties informed of progress.

#### Maintaining Transparency & Neutrality:

- ▶ Acted as the communication bridge between all parties, reducing friction and ensuring impartiality.

### Results:

The independent expert's report was successfully delivered, allowing the claim resolution process to resume under the Ombudsman's guidance. Key results included:

- ▶ **Resolution Support:** Both parties resumed negotiations based on the report, reaching a conclusion as recommended by the Ombudsman.
- ▶ **Impartial Execution:** SX3's involvement minimised tension and ensured compliance with the Ombudsman's direction in an objective and efficient manner.
- ▶ **Administrative Ease:** SX3 managed payments and logistical details, allowing the insurer to focus on other priorities.

This collaborative approach highlighted the insurer's prudence in enlisting third-party expertise to ensure fairness and compliance in a challenging situation.

### Conclusion

SX3's expertise in managing impartial processes helped resolve a complex claim while maintaining professional integrity and reducing conflict.

Contact SX3 today to learn how we can support your business in managing disputes & meeting regulatory expectations