

## **IPISC Strives for Positive Claims Experiences**

We have all heard horror stories about, or experienced first-hand, the difficulties of dealing with insurance claims of any kind; and, it is a widely-held belief that the relationship between policy holders and insurance companies is commonly adversarial in nature. IPISC strives to be different. Our goal is to debunk this generalized belief by building a positive relationship with our policy holders, one based upon fairness, courtesy and mutual respect.

IPISC's claims professionals serve the needs of the policy holders while at the same time ensure that the integrity of the policy language is upheld. Both can be successfully accomplished by building and sustaining a working partnership with the policy holder. It is important for the policy holder and the claims professional to maintain a close and candid relationship. In our experience, applying this practice ensures that the policy holder receives exceptional support, which in turn optimizes value and promotes a prompt and fair claim resolution.

This relationship, however, should not originate at claim time. From the first communication with IPISC, each and every member of our team works hard to establish an ease and trust with our policy holders before any claim arises. We know that many policy holders probably do not read their insurance policy (ies) until a claim situation arises, so that is why our account representatives encourage applicants to read the policy carefully before purchasing, and have a general understanding of the standard, and the potential non-standard, policy terms and conditions.

In the event of a claim, it is always a good idea to be familiar with the policy (ies) because expectations have already been set allowing for an easier exchange between the policy holder and the claims

professionals. If there are questions after reading the policy, then we encourage you to contact a customer service representative or claims professional at IPISC so we can assist you and clarify any concerns. Having this knowledge before a claim arises lessens the anxiety and uncertainty when faced with reporting a claim.

Once a claim arises and is reported, IPISC's team of claims professionals will work closely with the policy holder and their professional advisors during coverage confirmation, litigation and resolution of the litigation. Our team assists with selecting litigation counsel to ensure the right counsel is hired to resolve the litigation while being mindful of policy limits and cost constraints. IPISC works alongside the policy holder and authorized litigation counsel to develop a strategic litigation plan that serves the policy holder's needs while being sensitive to cost. The litigation management team is in constant communication with the policy holder and counsel throughout the course of litigation to ensure that litigation is progressing towards a favorable resolution, either through settlement or by trial.

The entire team at IPISC is committed to procuring a positive, trusting, working partnership with our policy holders and their professional advisors. In the event a claim arises, our team is here to make the process as easy, cost effective and streamlined as possible, allowing the policy holder to stay focused on their business, not litigation. For questions or comments regarding claims and/or IPISC claims management practices, please contact Ron Osborne, Claims Manager, at 502-855-5305 or [rosborne@patentinsurance.com](mailto:rosborne@patentinsurance.com).