

## Introduction

MutualXchange's High Value Claims Resolution Service offers mutual insurers a trusted, independent way to manage their most complex and financially significant claims. When a major loss escalates into entrenched dispute — involving policyholders, reinsurers, brokers, service providers, or regulators — the financial and reputational stakes can be existential.

Unlike commercial carriers, mutuals cannot simply walk away. Long-term obligations to members, regulators, and communities require claims to be resolved in a way that is credible, defensible, and preserves relationships. MutualXchange provides confidential, sector-specific resolution led by senior mediators with deep expertise in insurance law, claims management, and regulatory expectations.

This service is designed to reduce the cost, delay, and reputational damage of litigation while delivering outcomes that boards, regulators, and members can trust.

## Support Areas

**Catastrophic & Large Loss Claims:** Resolution support for disputes arising from catastrophic weather events, large property or liability losses, and claims where exposure exceeds typical limits.

**Multi-Party & Reinsurance Disputes:** Specialized mediation for matters involving reinsurers, brokers, third-party administrators, or multiple insurers, where contractual interpretation and financial recoveries are contested.

**Coverage & Policy Interpretation Conflicts:** Independent facilitation where wording, exclusions, or conditions lead to disputes between mutuals and their members, including matters under regulatory scrutiny.

**Claims with Regulatory or Public Sensitivity:** High-value claims that attract regulator involvement, media attention, or board-level concern. Resolution frameworks are designed to withstand scrutiny and protect long-term reputational integrity.

## Benefits to Members

**Financial Protection:** Avoids litigation costs and reduces the risk of protracted disputes that erode reserves.

**Credibility with Regulators & Boards:** Demonstrates that the mutual is handling large claims responsibly through independent, professional facilitation.

**Faster Outcomes:** Structured mediation accelerates resolution compared to multi-year litigation or arbitration.

**Confidentiality:** Sensitive matters remain “without prejudice” and outside the public record.

**Relationship Preservation:** Helps maintain member trust, while balancing obligations to reinsurers and stakeholders.

**Insurance-Specific Expertise:** Mediators understand coverage structures, claims practices, and reinsurance frameworks.

## How It Works

### 1. Intake & Scoping

- Confidential consultation with a Senior Advisor.
- Assessment of claim nature, financial exposure, parties involved, and regulatory sensitivities.
- Production of a tailored scoping note and mediation plan.

### 2. Mediator Assignment

- Appointment of a specialist mediator with expertise in high-value insurance claims and reinsurance.
- No conflicts of interest. Mediator confirmed by the Member before engagement.

### 3. Preparation & Ground Rules

- Pre-mediation calls with each party.
- Review of claims files, policies, reinsurance treaties, and correspondence.
- Agreement on confidentiality and process.

### 4. Mediation Sessions

- Structured sessions (virtual or in-person) focused on narrowing issues and exploring settlement frameworks.
- Break-out caucuses used for sensitive discussions.
- Real-time testing of settlement options.

### 5. Resolution Framework

- Documented summary of agreements, financial commitments, and next steps.
- Designed for board and regulator confidence.

### 6. Follow-Up (Optional)

- 30–90 day check-ins to monitor compliance and address outstanding issues.

## Summary

MutualXchange's High Value Claims Resolution Service is built to give mutual insurers the confidence that their largest and most sensitive claims are being managed with independence, expertise, and discretion. By combining sector-specific knowledge with structured mediation, the service protects financial stability, strengthens regulatory credibility, and preserves member trust. For boards, executives, and regulators alike, it provides assurance that even the most complex claims can be resolved responsibly, efficiently, and in the best interests of the mutual and its members.