

**SPECIFIC RECOVERY  
MODEL**

**STRUCTURES AND PROFILES**

**CORPORATE OPERATIONS AREA (ACSN)**

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## STRUCTURE AND PROFILES

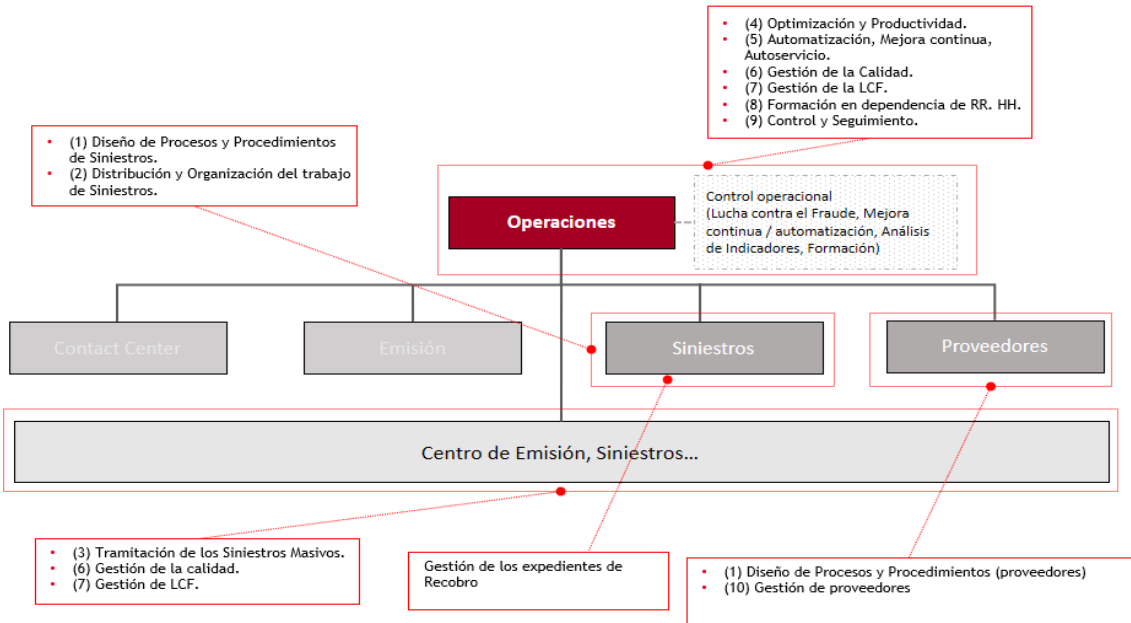
**Recovery** management not only involves the **Operations, Benefits and Providers Areas**, but these must also work together with **Technical, Accounting/Cash/Financial, HR, and other Areas**. Accordingly, the appropriate contacts in each area must be identified.

Due to its financial impact, management of recoveries must be a key process in claims handling. To make it effective, there must be structures in place that more efficiently enhance the control of and revenue obtained from these types of case files.

### Recovery:

The concept of Recovery denotes the amount that MAPFRE has previously paid to its policyholder under a policy in force and that it recovers from the third party responsible for an accident or claim (or from its insurer). Recovery refers to subrogation on the part of the insurer (MAPFRE), whereby it takes the place of the policyholder in the exercise of those initiatives or rights that the policyholder would have in respect of the third parties that caused the accident or claim, in order to recover from them the amount for which they should be legally liable as a result of the damages that have occurred.

The functional organization chart of the Operations (Claims) Area that encompasses recovery management is as follows:



## Job positions:

### Claims Director:

#### MISSION:

Their mission is to define, develop and supervise, in line with the specificities of their role and their area and under the guidelines of the Operations Department, policies regarding claims handling to meet the strategic objectives of MAPFRE, with the objective of offering a service aligned with the products and services of the company, and which meets the service, quality and cost objectives established by the Technical area.

#### FUNCTIONS:

- Define, implement and supervise, depending their scope, and under the guidelines of their hierarchical superior, the policies applicable to the claims handling areas, in terms of their organization, functions and execution deadlines, technological tools and operational processes in order to ensure their standardization and enhance the quality perceived by both private and business clients of MAPFRE.
- Conclude agreements, depending on their scope, with service providers that can provide local, supraregional or global geographic coverage, and propose, where appropriate, possible agreements with Outsourcing companies for the handling functions, to guarantee the approved objectives of profitability, quality and customer service.
- Promote anything related to the development and testing of the recovery capabilities of operational services in light of catastrophic events (internal or external, technical or environmental) and, together with DISMA, promote the development of operational response models to disasters, through the management and support of human capital and operational tools (Urgent

Support Groups), in order to provide an effective service to MAPFRE companies.

- Direct the dialog and coordination with the other Operational and Technical Areas and analyze the level of service and optimal development of the projects within their competence, controlling the measurement and monitoring of management indicators, in order to ensure quality of service, respond to incidents and propose improvements that result in increased client satisfaction. In addition, when appropriate, coordinate with MAPFRE SAI on aspects to be reviewed and incorporated into the annual IPOA work programs, in relation to the Claims Handling function.

### **Handling Manager:**

#### MISSION:

Their mission is to handle case files, in line with their specific role (in line with the different types of case files) and their scope of action, organizing and monitoring the handling centers and complying with the handling plan, technical standards and criteria to achieve a service aligned with the products and services of the company, and that meets the established objectives of service, quality and costs.

#### FUNCTIONS:

- Organize and monitor the handling of claims, resolving incidents related to operational management, and monitoring and analyzing the corresponding quality indicators in order to achieve maximum efficiency of the available resources in terms of the quality and level of service established.
- Design and organize the implementation of the training plan for the personnel under their responsibility, ensuring their adequacy and coherence with the company's portfolio of products and services in order to ensure the proper training of the professionals who provide a service to clients.
- To ensure that the systems and processes necessary to carry out the area's tasks function correctly and coherently with the portfolio of products and

services offered, with the aim of achieving maximum efficiency of the available resources in terms of the quality and level of service established.

- Provide the necessary support to the coordinators under their area of responsibility, resolving technical questions or collaborating in the management of the handling teams, with the aim of guaranteeing the correct functioning of the service.
- Organize and supervise the development of action plans for the implementation of the strategy defined for the Handling Areas, in terms of their organization, processes, functions and execution deadlines, in order to achieve an increase in the quality perceived by both private and business clients of MAPFRE.
- Assist in defining the operational functionalities of tools that support the recovery processes prior to their entry into production and their required maintenance or development, in order to provide an effective service for MAPFRE companies.

#### **Handler:**

#### MISSION

To perform the specialized activities, in line with the specificities of their role and in the assigned territory, related to the management processes and handling of claims and benefits, in line with the established rules, quality standards and technical criteria in order to guarantee the correct and efficient resolution of the case files in terms of cost and deadlines, compliance with MAPFRE's legal obligations and with quality of service and efficiency objectives.

Two types are distinguished: *handlers*, who manage mass claims and whose mission, in accordance with the specificities of their role and in the assigned territorial area, is to carry out the activities related to the processes of management and claims and benefits handling, in accordance with the regulations, quality standards and technical criteria established. In order to ensure the correct and effective resolution of the case files in terms of cost and deadlines, they must comply with the legal obligations of MAPFRE, as well as with the objectives of quality of service and efficiency. And

secondly, specialist handlers, who are in charge of handling case files of a specific and complex type, which have higher monetary or reputational repercussions.

#### FUNCTIONS:

- To handle assigned benefits or service case files, at their level, in accordance with the guidelines and procedures in their unit, continuously ensuring quality service to policyholders that minimizes grievances and claims.
- Guarantee the resolution of the claim in the best conditions of time and cost for the unit or the MAPFRE Group, within their scope of competence.
- Perform a daily review of incoming documentation (letters from clients, letters from third-party companies, appraiser reports, etc.).
- Analyze the documentation, determining the coverage for the incident, based on the applicable general and specific legislation, on the conditions involved and by virtue of what has been contracted by the policyholder, establishing its valuation in the first instance, notifying the policyholders and requesting, where applicable, supporting information or documentation that is necessary for proper handling.
- Commission professionals in accordance with the criteria established by the Providers Area (appraisers, repairmen, doctors, etc.) and review the reports they issue, verifying their suitability, in order to ensure the best and most effective technical support for the resolution of case files.
- Detect potential client fraud, carrying out the necessary analysis and steps and executing the instructions/recommendations provided by the Fraud Team.
- Manage provider invoice payment at their level.
- Carry out, at their level, the settlement of damages to policyholders or third parties in accordance with the general and special conditions of the policy concerned.
- If applicable, claim payments and/or obligations from the party at fault or their companies for the damages of our policyholders.
- Maintain up-to-date, specific and/or specialized knowledge of procedures, legislation (general and specific), regulations, technical criteria in their field of action, through participation in training sessions, and monitoring of the key management and quality indicators of the activity.
- They will actively participate in the implementation of the action plans established by their superiors.

Specialist handlers include the following:

- **RECOVERY SPECIALIST HANDLER**

- ✓ **RECOVERY** role, role description:

In addition to those indicated for the job position of handler, they perform the functions described in the job position for the management of Recovery from Third Parties for the Automobiles line, and in particular:

- Carry out the activities of managing and handling case files to account for the amount that MAPFRE has previously paid to its policyholder under a policy in force and that it recovers from the third party responsible for an accident or claim (or from its insurer).

- **AGREEMENT RECOVERY SPECIALIST HANDLER**

- ✓ **AGREEMENT RECOVERY** role, role description:

In addition to those indicated for the job position of handler, they perform the functions described in the job position for the handling of Agreement case files for the Automobiles line, and in particular:

- Manage case files with an insured third party under agreements and/or conventions to which MAPFRE is a party.
  - Interact with third-party insurance companies under agreements and/or conventions to which MAPFRE is a party.

- **RECOURSE RECOVERY SPECIALIST HANDLER**



✓ **RECOURSE RECOVERY** role, role description:

In addition to those indicated for the job position of handler, they perform the functions described in the job position for the management of Recoveries from our Policyholders for the Automobiles line, and in particular:

- Confirm that cause for recourse exists.
- Perform an economic valuation to estimate the amount to be recovered
- Analyze the economic viability of the policyholder
- Initiate the recovery of the corresponding amount paid
- Arrange for the amount to be repaid in installments until the full amount has been recovered

**Recovery profile area:**

Benefits Manager hierarchy

Benefits Manager duties