



CLYDE&Co

# Claims Handling

Professional and financial disputes



Interactive PDF  
optimised for desktop

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# Executive summary

Clyde & Co's long established claims handling team has been at the forefront of the insurance market for many years and has a leading reputation in the UK and globally. We have a team of specialists who have successfully mitigated thousands of losses and handled claims across all sectors and jurisdictions, including claims in litigation.

In the UK, our team works across our regional hubs spanning a wide range of professionals, from the traditional to the emerging. Our flexible, client centric approach allows us to deliver quality, cost effective claims solutions in line with our clients' expectations.

We understand that every client and their needs are different. In keeping with our own values, we work as one with our clients to enhance their existing strengths and promote their values and objectives. By implementing the most efficient process possible, our aim is to provide a consistent, high-level of service and an even higher level of satisfaction.

In order to continuously enhance our offering, we act boldly by investing in innovative management information software to provide clients with meaningful data, identify trends and occurrences and provide personalised data portals where viable.

We are consistently horizon scanning to identify potential risks for our clients so that before they become problems, we can provide bespoke value-added services, reporting and offer front line solutions and advice.



We do not take a “one size fits all” approach. We work with a range of clients to deliver a service that is built around advancing claims to their optimum resolution point in the most efficient process and in as short a lifecycle as possible.

Louisa Robbins, Partner, Head of the National Professional Indemnity team, Clyde & Co

# Our core claims handling philosophy

We are aware that insurers' obligations extend further than just handling a claim.

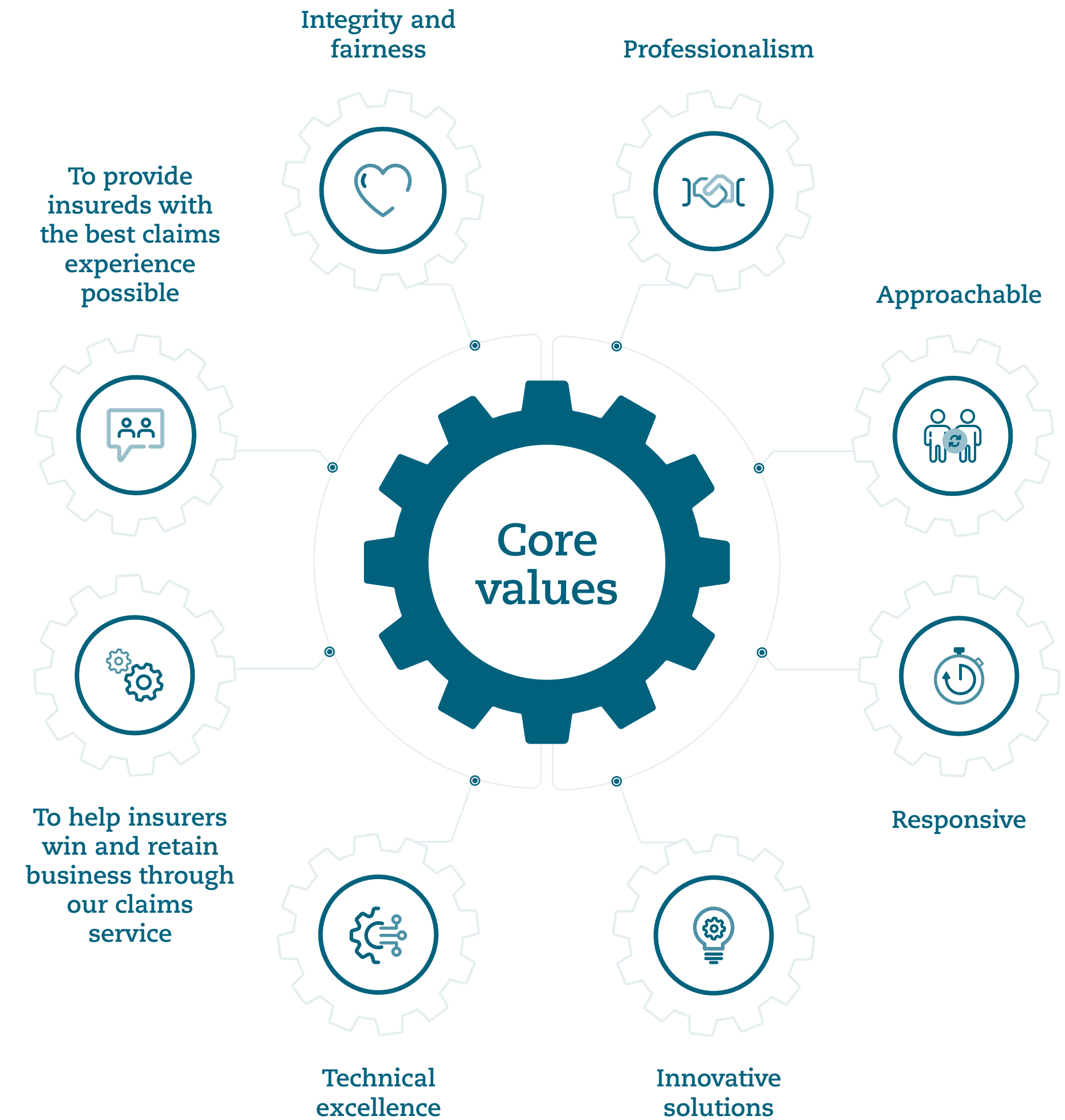
We recognise the increasing pressures currently being faced by claims departments. A first class claims service is expected and measured against multiple criteria. In a competitive market, we understand that exceeding this expectation is critical to our clients' ability to retain existing insureds and attract new business.

Our ethos is to work in close partnership with our insurer clients in adopting their own claims handling philosophy so that we operate to the same high standards as their own.



Our insurer clients trust us to manage their claims to the highest standards and in a manner that accords with their usual practices and mindful of their business objectives. Understanding those requirements and being client-focussed in the truest sense is paramount to doing the job well.

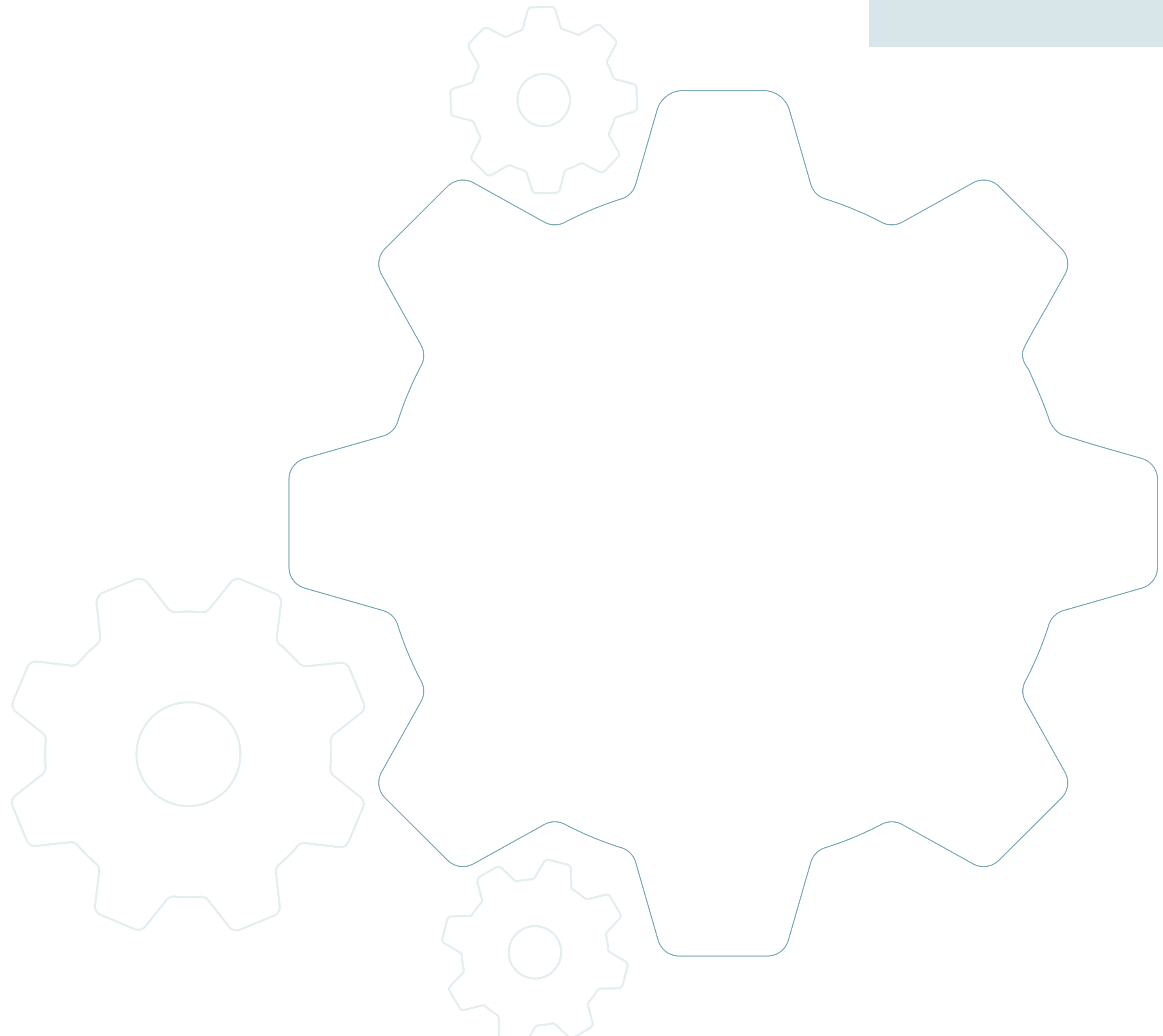
Bronwyn Jones, Claims Manager, Clyde & Co



## Our claims handling service

We provide insurers with a first class in-house claims service at a lower cost base and backed by the expertise and resources of a major global law firm.

We offer a 'cradle to grave' claims handling function, on both a delegated and non-delegated authority basis. Our firm is no stranger to the claims handling market. In the UK alone, we currently have claims handling contracts spanning over 13 different insurance clients in each of our Edinburgh, Manchester, Bristol and London locations. Around the globe, we offer claims handling services across a wide spectrum of professionals, extending as well to cyber and media liability.

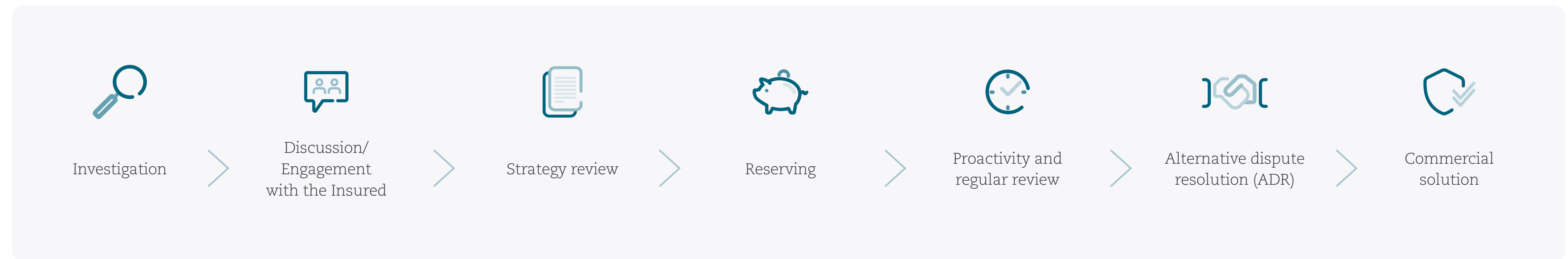


# Case management

We are committed to the delivery of solutions for our insurers, their insureds and their intermediaries.

Our approach to case management goes beyond technical excellence and extends to helping our clients achieve their strategic and business objectives. Our claims handlers take a 'no surprises' approach. They look ahead, calculate the optimal point of resolution, and proactively implement that strategy at the earliest possible stage.

The key for lower value claims is to resolve the claim before costs become disproportionate. We are always mindful of potential reputational issues for Insured professionals. We utilise a case management system to handle all claims, backed with workflows for the various claims stages, for example notification, declinature and reserving. This ensures consistency of approach, timeline compliance, efficient staff deployment and ultimately cost control.



# Claims process

The aim of our process is to advance claims to their optimum resolution point in as short a lifecycle as possible.

## Reporting

The level and frequency of reporting depends on the extent to which the claims handling service is provided on a delegated authority basis. There is always flexibility in terms of client needs. Insurers will require a level of management information on each claim, and this requirement is discussed in detail when agreeing the terms of business. Options can include any combination of bordereaux reports, pro-forma email updates, or if desired the use of your own case management system via a portal.

## Managing conflicts

We are acutely aware of the commercial sensitivities which can arise in the insurance market and take these very seriously. Our standard procedure is that all new instructions must be checked for conflicts of interest, prior to any work being undertaken. We will always inform you promptly if any conflict or potential conflict arises and will discuss with you the best way to proceed.

## Quality Assurance

Our QA programme provides a robust, independent and consistent quality review process that drives continuous improvement through our practice and ensures we are providing meaningful performance management for our staff and service excellence for our clients.

Hover over the cog  
to find out more



# Management information

Through the MI we provide, our clients have all the information they require to accurately chart the costs and life cycles of their claims.

We provide an entirely bespoke reporting service, customised to our insurers' requirements.

Our approach is to build a custom-made portal, designed to encourage transparent monitoring of the cases we handle. The easy-to-use web based system shows fields, milestones, workflow and key data, without the need for extensive systems training.

Available fields could include any of the following:



## Key Financial Data

- Reserved value
- Claimed value
- Paid value
- Dates (loss, instructed, Part 36 etc)



## Key Statistical Data

- Reserved accuracy
- Average claim cost
- Litigation ratio (%)
- Life cycle
- Trial ratio (%)



## Key Underwriting Data

- Type of claim
- Profession
- Claimant
- Outcome



## Workflow

- Claim status i.e. Precaution / Probable / Claim
- Pre-action protocol
- ADR
- Proceedings



# Panel appointments

The breadth of our expertise enables us to provide a quality, low cost claims handling offering and to draw on our expertise in complex and heavyweight insurance disputes where necessary.

We aim to keep as many insurer files as possible within our claims handling capability, with a target panel appointment ratio of 5%. If circumstances arise whereby we need to refer a matter to panel, we handle the transition from claims handlers to insurance litigation specialists or nominated external legal practice smoothly and efficiently.

Where panel appointments are made, we are happy to maintain the claims handling and reporting function and co-ordination between panel and our insurer clients.

The major professions that we represent are the following:

  
**IT, Technology and Media**

  
**Lawyers**

  
**Cyber**

  
**Brokers**

  
**Financial services**

  
**Emerging professions**

  
**Construction**

  
**Accountants /  
Financial advisors**

  
**Property and surveyors**

## Our track record

Our professional and financial lines practice has a long established, leading reputation in advising on coverage and claims across the globe.

We are insurer centric, flexible and provide a quality service on all sizes and types of claims. Our claims handling capability is a key element of this approach.

We handle disputes across all the major and emerging professions, from the smallest to the most complex of cases, with capacity to absorb significant volumes at short notice.

Recent experience includes:

- Absorbed the claims handling on an insurers' book of approximately 2000 lawyers' notifications at very short notice
- Set up data capture fields for an international professional firm with claims handling authority
- Monthly fixed fee retainer to desktop audit the claims handling position of a self-insured professional practice
- Monthly fixed fee retainer for claims handling a book of real estate notifications

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### 1,274 linked cases

Cross-office retainer to mediate 1,274 linked cases within a 3 month time period

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### 1,500 Cavity wall insulation cases

Pre-litigation triaging and support as well as full outsource of all litigation work

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### 5000 delegated authority fixed fee matters

handled for claims against solicitors

“

The standout qualities I have seen are: great strategic and tactical planning and sense; good delegation while retaining proper supervision; sensible use of the bar; great efficiency; very good value for money.

Legal 500 UK 2024

“

I have full confidence in the team. Their advice is clear, pragmatic and commercial, they appreciate what is needed from an in-house team and they never fail to deliver.

Chambers UK 2024

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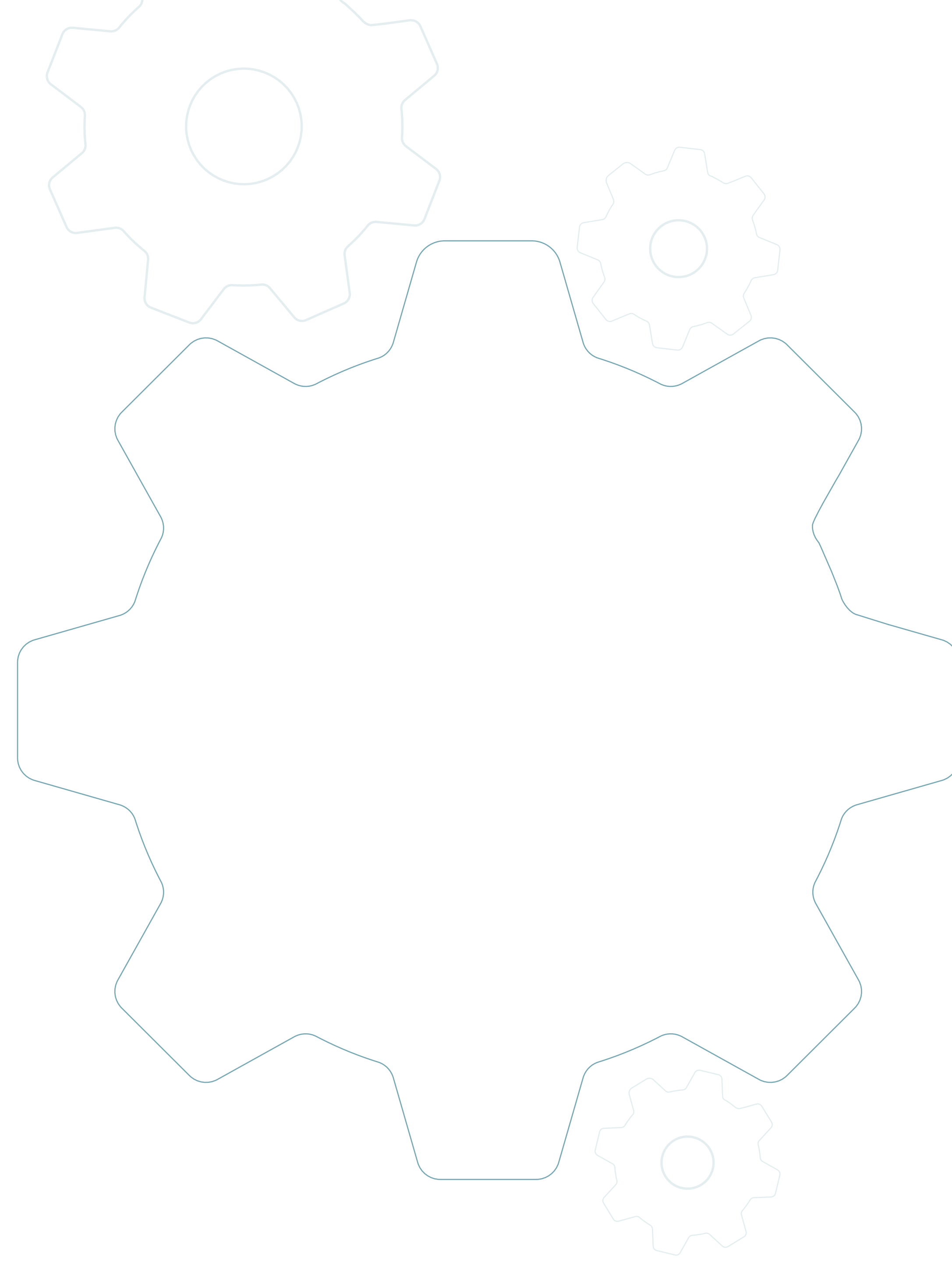
Simply the best: in terms of strength in depth at all levels of seniority; experience; and talent.

Legal 500 UK 2024

## Cost options

We offer a full range of flexible pricing models, enabling us to provide clients with the benefit of a fixed fee outsource arrangement, together with the expertise and support of our leading professional lines practice.

We also support our clients by providing management information to monitor the total claims spend. We recognise that each clients' requirements will differ and the available options can be comprised of one or more of the following:



## Value added services

Claims handling should add value beyond just the technical advice. Our approach is far from “one size fits all” and we regularly work closely with insurers, their brokers and their insureds to put in place a bespoke plan of ‘added value’ services to support our appointment.



### Client Relationship

- Dedicated account team
- Regular relationship meetings and account reviews
- Data quality and capture
- Mentoring and coaching of your employees
- Secondments and reverse secondments
- Helplines including consumer complaints



### Additional Services

- Access to an experienced costs team
- Access to our business facilities – e.g. our premises
- Litigation Support



### Legal Knowledge

- Webinars and access to our in-house training
- Access to our library and knowledge support centre
- Receipt of legal updates and newsletters
- Case “surgeries” or “clinics” for specific case types
- Advising on and influencing law reforms
- Provision of speakers for conferences
- “Lunch and learn” training sessions

# UK Claims Team



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490

Partners

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2,400

Lawyers

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3,200

Legal professionals

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5,500

Total staff

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60+

Offices worldwide\*

[clydeco.com](http://clydeco.com)

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\*includes associated offices

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