

# **France**

DWF Claims Management & Adjusting is a global claims management business working with both Lloyds (UK-based) syndicates as well as French brokers and insurers.

We have particular expertise in Liability insurance (in particular Motorsport liability claims), Property insurance and Professional Indemnity insurance.

### What we do

We understand that claims management protocols need to be adjusted to work with the underlying risk and varying legal, social and political environments of different jurisdictions. We provide our clients with a unique claims handling experience where claims handlers and lawyers collaborate in a single structure.

Our approach to managing claims is centred around ensuring each client can choose a way of working that suits them. We offer three claims services: claims management; legal services; and loss adjusting. You can pick one, two or all three services, as well as using us as a third-party administrator.

Thanks to our understanding of French insurance law and insurance conventions we effectively handle claims by always keeping our client's interests in mind. Working with local brokers has proven to be a successful starting point, to a market new to the concept of outsourcing claims management. We now handle claims for several Lloyds Syndicates, dealing with personal injury and property with a range of clients.

We offer First Notification of Loss, cradle to grave claims management under a delegated authority, hub management as a centralised point for collection of data from multiple service providers, as well as deductible claims management and excess layer/follow market claims management.

# **Understanding the importance of commercial experience**

Our commitment to delivering the most relevant, effective claims service is grounded in the commercial experience of our staff. The majority of our claims handlers are from an insurance market background, having previously worked in brokerages, coverholders or insurance companies and syndicates. Within these we are able to offer niche understanding of areas such as Professional Indemnity, General Liability, Property, Directors & Officers/Management Liability, Legal Expenses, Healthcare and

Hub/FNOL/Bordereaux management, drawing in other experts, from across DWF, where necessary.

# Our claims management technology

DWF is recognised as one of the most innovative law firms operating across the globe today. As part of our commitment to innovation and best practice, we have developed our own, proprietary claims management system, called Claimsview.

Claimsview enables us to help underwriters to monitor their exposure, not only in terms of reserves and payments on a claim by claim basis, but also the performance of the classes of business for underwriting purposes.

Using Claimsview, underwriters can access reports and statistics on individual claims or entire portfolios, as well as several years of accounts. In addition, a client dashboard available on the extranet provides instant graphical analysis on losses according to statistics such as location and loss code.

Underwriters can use this to investigate varying data sets, such as year of account or period. They can also access a full electronic file (incorporating incoming and outgoing correspondence, internal referrals and all policy documentation) as well as using Claimsview to produce in-depth Management Information, to easily capture SLA and KPI data and assess DWF Claims' conduct objectively. Post counts, response times, diary activity and file dormancy are all reportable and as a result easily controllable. This transparent view of our claims system allows insurers to audit from their offices, and allows brokers to have access to their claims files when they need to obtain information.

This immediately accessible live information is beyond that available to most underwriters, even in large corporate entities, and sets the service provided by DWF apart.

Our claims management philosophy is to proactively settle claims quickly in order to minimise insurer costs. We also take into consideration the litigious nature of the specific locale.

Handlers will consider any subrogation prospects at the time of the initial review of the claim, and with our claims management



system, we have the ability to report on those recovery cases separately.

## Why instruct our claims team in France?

- Our collaborative approach to working with our legal teams in our French office, enables us to represent our clients before any national court whether in a civil or criminal matter, or in an arbitration case.
- All offices have their own management team and back-office functions - such as accounting and compliance, managed centrally. This gives an autonomy that ensures the best results for locally-based clients. In global matters, however, we draw on DWF's global resources to maximise knowledge and draw in cross-border expertise, as needed.
- Our fee structure is dependent on the services, line of business and location. We strive to ensure a fee structure that is mutually beneficial to DWF and to our clients so that we are incentivised to add value and mitigate claims costs and legal services included in one contract. We are also keen to link KPI and service level performance to fee structures.
- Our claims handlers are fully bi-lingual, in both written and oral, French, English and Spanish. Local claims correspondence is in French, while claims data capture and reporting are in English (if required).
- Our claims team have a wide understanding of the local insurance market, and a demonstrated experience in claims management.

### **Contacts**



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