

# Local Authority claims

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**With continuing needs to reduce costs and increasing pressure from central government, for public and regulatory bodies to provide high levels of service, local authorities face significant challenges every day.**

This is certainly true for the risk management and claims handling teams of local councils and their various departments – and finding a way to streamline those functions can help the authority to save money and improve service.

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## What we do

DWF Claims Management & Adjusting is a global claims management business specialising in the management and administration of all classes of commercial lines claims. We have particular expertise in matters concerning Professional Indemnity, General Liability, Healthcare, Legal Expenses, Motor and Property insurance.

Rather than delivering a standardised claims solution across all lines of business and client requirements, we approach each client relationship as a partnership. We understand the importance of providing claims management expertise in a way and at a cost that delivers the results you need and want.

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## Local Authority expertise

Our claims team have a great deal of experience dealing with Local Authority claims. We have a slick process with our Local Authority clients, where as soon as the CNF or notification is received, the local authority instructs a highways officer to confirm whether an inspection (as per the Highways Act) has taken place. We are aware that some of our clients outsource their Statutory requirements to inspect highways, and subject to the contract terms with that outsourcing company, we will notify them of a potential claim if the highway has not been inspected as per the terms of the contract (thus causing the Local Authority to be liable).

### Motor / Casualty Expertise

Our claims management system differentiates between motor and casualty claims, allowing bespoke MI on motor cases and casualty cases. Our handlers have experience of dealing with first party motor claims, as well as recoveries. Third party motor claims are dealt with efficiently and quickly once liability is determined, as we have Application to Application access to the MOJ portal via Claimsview for both Motor and Casualty portal claims.

We understand the risk that incidents resulting in injury bring - whether for members of the public, employees, customers, visitors or sub-contractors. Whether challenging exaggerated, fraudulent or fabricated claims, or simply working to reduce costs or the impact to your reputation, we understand the importance of having an experienced, practical, expert team by your side. Our claims ethos is to investigate the right claims from the desktop and instruct an adjuster when necessary, and to work with our insurer clients in partnership to reduce the total cost of claims.

### Tree Root Claims

We understand that subsidence damage caused by tree roots as well as personal injury and property damage caused by tree collapse, can run into many hundreds of thousands of pounds per claim, placing a strain on already stretched resources of local authorities and large landowners. Our aricultural claims handlers (Ben Vowles and Patrick Lisle) know that you need to balance claims spend reduction with protection of the natural environment. We can help you manage this by assisting on tree risk policies and strategies, as well as robustly defending claims when they arise. Working in collaboration with DWF Law LLP, we have access to market leading lawyers who are experts on tree root claims.

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## Our claims management system

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.

Clients 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 conduct objectively. Post counts, response times, diary activity and file dormancy are all reportable and as a result easily controllable.

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.

### Why DWF Claims?

- DWF Claims Management & Adjusting is part of our unique Connected Services division, which contains a number of independent businesses that work alongside, support and deliver products and services to our legal teams and clients.
- We are the only commercial SME Third Party Administrator with a global footprint in all the major international insurance hubs
- Each claims handler either has a minimum of 10 years' experience or is legally qualified.
- Dedicated handlers for insureds to ensure continuity and to build a relationship.
- Handlers come from a legal, insurance, adjusting or broking backgrounds.
- Our claims handlers use our bespoke, state of the art ClaimsView software, guaranteeing Lloyd's and FCA compliance. It also enables us to provide real-time access to the entire claims history and tailored MI.

## Contacts



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## Our global locations

