

# HILL DICKINSON

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MOTOR CLAIMS SOLUTIONS

# INTEGRATED MOTOR CLAIMS AND LITIGATION MANAGEMENT

Established over a decade ago, One Liability Services (OLS) has continued to lead the market as a lawyer-led claims management solution. We continually innovate our offering in line with client feedback and changes in the market.

Our enhanced solution is called Hill Dickinson Motor Claims Solutions.



*In today's economic climate, our clients want us to reduce their claims costs and lifecycles without compromising on the quality of the services we provide.*

Our research told us that clients want us to continue to deliver excellent service and unrivalled technical delivery whilst providing a transparent solution with a clear pricing structure. This transparency means that they know exactly what they are paying for and only pay for what they need.

Overall, clients want a complete end-to-end motor claims solution offering all the services they may require from one provider.

Clients have also encouraged us to do something different, to go the extra mile and provide the edge over other claims management companies.

As a result, we have made a number of enhancements to our claims services and the way we do business.

We recognise all clients are different, therefore our solutions are tailored to individual needs and budgets.

# Hill Dickinson Motor Claims Solutions

Our response is to reinvigorate our established claims management service, OLS, by fully integrating it into top 40 UK law firm Hill Dickinson LLP. The newly enhanced service is now called **Hill Dickinson Motor Claims Solutions**.

Our new solution is aligned to our clients' needs, reflecting their structures and the way they do business. This makes it easier for clients to find the right solution.

Our dedicated motor claims team provides an all-encompassing motor service to sectors such as retail, bus and coach, logistics and distribution. Working with insurers, brokers, transport companies and organisations with their own distribution networks or motor fleet, we help clients meet their commercial objectives of:

- Reducing claims costs
- Decreasing claims volumes
- Reducing the lifecycle of claims
- Combating fraud
- Protecting brand and reputation

We have consistently demonstrated to clients that every element of the claims process can be dealt with effectively by our team - from routine accident damage, personal injury and high value or complex claims, to ongoing strategic advice.

At the core of Hill Dickinson Motor Claims Solutions is the tried and tested, lawyer-led solution, delivered by a unified team of experienced lawyers, investigators and claims handlers.

*The volume claims management group provides pragmatic, customer-focused services that include intervention model development, fraud solutions and an investigation unit.*

*Extract from Chambers and Partners UK 2009*

## The changes we have made reflect your needs

We have enhanced the existing service by introducing:

- Flexibility of a core service with optional extras including additional services
- Absolute transparency of a clearly priced product

We have clearly defined our core motor offering and optional services. Clients can now choose the services that best suit their business requirements - which means no hidden costs or fees, no excess in service, and clients only pay for what they need.

Clients can benefit from the added advantages of working with a full service commercial legal services business - national coverage, technical excellence and uncompromising quality of service - but with a focus on cost sensitivity and an intimate knowledge of the motor sector.



*Adopting a professional, positive and proactive approach to help you succeed in your commercial ambitions.*

# Motor Claims Solutions - menu of services

## Comprehensive claims handling

- Implementation and set up of communication lines and process with nominated FNOL/accident management service providers
- Provision of a dedicated team
- Managing and validating own damage claims
- Anti-fraud screening via Netfoil
- Intervention process - proactive management of fault claims to capture, control and contain costs and protect brand and reputation
- Delegated handling - desktop investigation, negotiating settlement basis or maintaining robust defence
- Skilled negotiation and handling of own damage and third party claims including personal injury, credit hire, theft and fire claims from a lawyer led perspective
- Costs negotiation
- Standard MI reporting suite
- Integrated litigation and specialist claims management
- Fund management and reconcillation

## Third party claims handling

- Implementation and planning
- Provision of dedicated team
- Anti-fraud screening via Netfoil
- Intervention process - proactive management of fault claims to capture, control and contain costs and protect brand and reputation
- Delegated handling - desktop investigation for disputed cases, establishing position of liability and negotiating settlement on a compromise basis or maintaining robust defence where appropriate
- Skilled negotiation and handling of personal injury and credit hire claims from a lawyer-led perspective
- Costs negotiation
- Standard MI reporting suite
- Management of imprest account
- Integrated litigation and specialist claims management to include complex disputes
- Fund management and reconcillation

## Litigation and specialist claims service

Supporting clients who already have their own claims handling arrangements

- Implementation and set up of communication lines and process between client (and other interested parties e.g. insurers, brokers) and Hill Dickinson
- Provision of dedicated team
- Integrated anti-fraud checks - applying innovation upon receipt of all new instructions to reduce risk and identify any potential risk
- Providing advisory services throughout the life of the claim
- Skilled negotiation and handling of all litigated claims on both non-delegated or part-delegated authority schemes
- In-house advocacy
- In-house costs assessment
- Standard MI reporting suite
- Management of imprest account

## Optional services

- Uninsured loss recovery
- Non-fault personal injury scheme
- 24/7 emergency legal helpline and access to our UK wide regulatory team
- Debt recovery services
- Employee fraud check
- Netfoil Mass Data Analysis on historical claims to identify fraud risk
- Disaster management
- Health and safety consultancy and environmental risk assessment
- Risk management support
- Supply chain/legal risk audit
- Web enabled portal access
- Parameterised web reporting tool to enable clients to produce their own reports
- Bespoke IT and Management Information
- Tailored training and education, one to one or group sessions at the Hill Dickinson Business School or at client premises
- Two way secondments
- Regular news alerts

We operate in a competitive market and understand that clients require costs certainty and transparency. A pricing matrix for these services can be provided on request.

# Working together



*The team offers a complete solution for clients, from beginning to end.*

*Extract from Chambers and Partners UK 2009*

## A partnership approach

We operate a partnership approach, embedding your business objectives and commercial ethos into our service provision. This results in enhanced efficiency of process and communication between parties. We welcome your feedback and encourage regular dialogue.

Our client relationship partners consult with all clients regarding any legal services that Hill Dickinson can provide to meet your business needs.

## Client service excellence

We will continue to:

- Be proactive in our claims handling to lower claim costs and minimise lifecycle
- Provide regular and accurate management information to facilitate ongoing results of claims experience

- Offer a regular and timely reserving service with a sustained focus on lowering claims costs
- Operate sophisticated relationship management programmes

Through working together, we will ensure we monitor and evaluate our clients' needs to identify areas of improvement and make changes to our service as a result.

## Technical capability

Our solution is lawyer-led. This means clients receive unrivalled quality of service delivered by qualified and experienced lawyers who bring a commercial approach to the claims process whilst still being competitively priced. We will work with our clients to continually build on our technical capability in a changing environment. We will run workshops and seminars to share our knowledge and ensure that your claims costs are kept to a minimum both now and in the future.

## Other enhanced insurance services

Our re-launch of insurance claims services also includes:

### Hill Dickinson Casualty Claims Solutions

Our dedicated casualty claims team provides an all-encompassing casualty service to sectors such as retail, manufacturing, travel and leisure and public sector. Working with insurers, brokers and large corporate organisations, we help clients meet their commercial objectives.

### Hill Dickinson Complex Claims Solutions

We recognise the significance of a complex loss and the direct impact it can have upon both the short and long-term profitability of our clients' businesses. Formulating and delivering a case strategy that is mindful of commercial objectives whilst co-ordinating all interested parties is at the core of our approach. Our team comprises some of the country's leading experts



and is split into two teams covering both personal injury and commercial claims.

### Hill Dickinson Professional Indemnity Solutions

Hill Dickinson professional risks team specialises in professional liability, coverage disputes, policy drafting, disciplinary and regulatory, claims handling for insurers and risk management. We have a depth and breadth of expertise in areas and sectors including legal, property, construction, financial and insurance, directors and officers, healthcare, veterinary and emerging sectors.

### Intelligentsia legal audit

In the current economic climate, all businesses need to adequately assess their legal risk. Intelligentsia is a radical overhaul to legal due diligence both in terms of performance and delivery.

## Other services we provide to the transport sector

Many companies are currently reducing their number of legal providers, seeking a wider range of legal services from one provider. Hill Dickinson has over 1,100 people and is one of the largest full service law firms in the UK, providing national coverage with a regional cost base to a wide variety of clients. Our clients benefit from seamless access to legal advice in wider areas, including:

**Aviation** - experienced team handling private aviation matters.

**Company and commercial** - advice on all manner of business arrangements including distribution, franchising and agency agreements and trading terms and conditions.

**Commercial property** - helping clients with issues concerning their premises and land purchase as well as property ventures such as retail shopping malls.

**Commodities and international trade** - expertise in handling a wide range of disputes, encompassing a breadth of goods and commodities. We act for shippers, traders and end users.

**Construction and engineering** - dealing with both contentious and non-contentious matters on behalf of employers, members of the design teams, main contractors, sub-contractors and insurers.

**Corporate** - expertise includes banking and finance, corporate finance, corporate advisory, employee incentives, financial services and regulatory, joint ventures, mergers and acquisitions, disposals, private equity and tax.

**Dispute resolution** - working closely with clients to find the most appropriate and cost effective form of dispute resolution.

**Employment law** - providing counsel and representation to employers and employees across the full spectrum of employment issues.

**Intellectual property** - trademark and name protection advice.

**Information and technology** - outsourcing, regulation and data protection issues.

**Private wealth** - personal tax and wider issues to protect and enhance wealth.

**Professional risks** - providing expertise to major professional indemnity insurers and professionals including those in areas such as legal, construction, property, financial and insurance, directors and officers, veterinary, health and emerging sectors.

**Rail** - an experienced team handling rail sector claims.

## Contacts

**Nerys Parry**

Head of Motor Claims Solutions  
nerys.parry@hilledickinson.com  
0151 237 3031

**Graham Lynch**

Partner  
graham.lynch@hilledickinson.com  
0151 237 3157

**Jason Spencer**

Head of Insurance  
jason.spencer@hilledickinson.com  
0151 600 8940

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## About Hill Dickinson

The Hill Dickinson Group offers a comprehensive range of legal services from offices in Liverpool, Manchester, London, Chester, Piraeus and Singapore. Collectively the firms have over 150 partners and a complement of more than 1,100 staff.

The firm is a major force in insurance and well respected in the corporate and commercial arena. It has an award-winning property and construction practice and is widely regarded as a leader in the fields of professional risks, commercial litigation, intellectual property and wealth management. The firm's marine expertise is internationally renowned with one of the largest marine practices in the world.

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